

SERFF Tracking #:	HGHM-131937188	State Tracking #:	HGHM-131937188	Company Tracking #:	1A-SG-HCA-2019
State:	Pennsylvania	Filing Company:	Highmark Coverage Advantage Inc		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	HCA Small Group 2020 ACA Rate Filing				
Project Name/Number:	1A-SG-HCA-2020/1A-SG-HCA-2019				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	HCA Public PDF (FAR).pdf
Item Status:	
Status Date:	



May 21, 2019

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

Re: Highmark Coverage Advantage (HCA) 2020 ACA Rate Filing (Small Group Market)
HCA Filing # 1A-SG-HCA-2019 (SERFF Filing # HGHM-131937188)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Coverage Advantage 2020 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Coverage Advantage must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Coverage Advantage should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark Coverage Advantage (HCA) (NAIC # 15507; HIOS Issuer ID # 79279) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2020**.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2020 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **Highmark Coverage Advantage, NAIC # 15507 ("Company")**
2. Market: **Small Group ("Market")**
3. On or Off Exchange: This Company's products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2020**

5. Average rate change requested: **-0.89% increase**
6. Range of rate change requested: **-1.3% to -0.6%**
7. Total additional annual revenue generated from the proposed rate change: **(\$68,750)**
8. Product(s): **PPO**
9. Rating Areas and the change from 2019: **Regions 1, 2, 4, 5, 6** (Western, PA only)

There are no changes in our covered Rating Areas from the 2019 rate filing.
10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2019: **1,554 covered lives; 893 policyholders**
12. Number of plans offered in 2020 and the change this represents from 2019: **11**

The Company offered 14 plans in 2019. For 2020, the Company is offering 0 new plans in the Market, and removing 3 plans from the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA20-125092148** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
PPO	HCA/PPO-6; HGHM-131921065
HDHP	HCA/HDHP-6; HGHM-131921286

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 79279, Company Filing # 1A-SG-HCA-2019 (SERFF Filing # HGHM-131937188)**

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. For the Department's benefit, the Excel files have retained their formulas to the extent possible.

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of Highmark Coverage Advantage if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Coverage Advantage competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Small Group market, and could have negative consequences for the operation of Highmark Coverage Advantage's business. Therefore, Highmark Coverage Advantage asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential and proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), Highmark Coverage Advantage must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark Coverage Advantage asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Coverage Advantage RTKL representative identified below prior to release of any information contained in this Filing:

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

Furthermore, it should be noted that Highmark Coverage Advantage is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at (717) 302-3077 or via e-mail at: frank.haver@highmark.com.

Sincerely,

A handwritten signature in blue ink, reading "Frank B. Haver".

Frank Haver, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Robert Royer
Tija Hilton-Phillips, Esq.
William R. Sarniak

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “2020_SmGrp_HCA_PAAMExhibits_052119.xlsm” submitted with this filing containing the department’s required tables.

Note that for the remainder of this document, “Company” refers to Highmark Coverage Advantage, “Market” refers to Small Group, and “Rating Area” refers to Pennsylvania Rating Regions 1, 2, 4, 5, and 6 (Western, PA only). No Service Area changes were made since the last approved filing.

B. Rate History and Proposed Variations in Rate Changes

The most recent three years of historical rate changes in the Pennsylvania Small Group Market for the Company are as follows:

Year	Avg. Increase	SERFF ID#
2019	12.3%	HGHM-131496215
2018	-1.1%	HGHM-131014753
2017	-9.0%	HGHM-130535903

Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2020, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 10, column AC is a -0.89% increase. The rate change presented in this table reflects the average rate change over 2019 for the entire plan year, premium weighted based on the anticipated distribution of quarterly renewals.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, is a 0.6% increase. This rate change reflects the change for first quarter 2020 rates over first quarter 2019 rates.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2019 data, this table reflects all Small Group enrollment, including enrollment from 2018 and 2019 plan year plans.

E. Benefit Changes

Most plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2020 effective dates. The plan changes were mostly required so that the plans remained within the defined metal level AV requirements, and were enacted by adjusting member cost sharing and the maximum out of pocket levels.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2018 calendar year results for all non-grandfathered policies in the single risk pool, with run out through February 2019 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., settlements and capitations), and
 - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately identified. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- There are no non-EHB benefits or costs in the experience period.
- There are no capitated claim services in the experience period.
- The EHB coverage for pediatric vision benefits are provided by our vision coverage vendor under a capitation arrangement. These costs are \$0.17 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount is developed based on an analysis of Company data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including the Interim Summary Report for 2018 risk adjustment published by CMS, the PA Insurance Department's calculation of 2018 risk adjustment

transfer amounts using the 5/1/2019 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

- The calculated loss ratio is 82.96%.

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

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

H. Trend Identification (Table 3)

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

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

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

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2019 and 2020, an overall claim trend of 8.5% (8.5% cost; 0.0% utilization) was selected for the 2020 rate development. Please refer to the "Trend Support" exhibit in the

“2020 Supplemental Exhibits - HCA.xlsx” file showing the historical and projected normalized claim values for the Company’s trend determination, along with the Company’s proposed rate trend.

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

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2019. Allowed claims are sourced from claim records with adjustments for claims that are outside of the claims processing system such as hospital settlements. This data, combined with the data from other companies within Highmark's corporate family, was used to develop the trend in Table 3. Please see Section H for further details.

The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

2. Rate Development & Change

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

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

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

Please see the worksheet named “Table 5 Support” in the “2020 Supplemental Exhibits - HCA.xlsx” file for the calculation of these factors from our experience period data and projected rate results.

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

As we have seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2020 for groups that renew on or prior to October 1, 2020, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The customers who have already transitioned to the ACA pool to date have been groups with higher morbidity and as more groups migrate to the ACA products, we expect the morbidity of the ACA pool to improve. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity. Thus we expect our morbidity to worsen slightly from the experience period and reflect this with a Change in Morbidity adjustment of 1.024.

The Change in Benefits adjustment reflects our estimate of the additional costs associated with the addition of EHBs from the experience period to the coverage period, as well as a change in expected Pharmacy rebates.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2020 Supplemental Exhibits - HCA.xlsx” file in the “Table 5 Paid-to-Allowed” worksheet. This value is consistent with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

Table 5 reflects that we are assuming a Projected Risk Adjustment receipt in the projection period of \$86.20 PMPM. This amount reflects an anticipated risk transfer receipt of \$83.53, which is trended by the average 2020 pricing trend to arrive at the value of \$86.20 reflected in Table 5.

To arrive at the anticipated risk transfer for 2020, we bring in the risk adjustment calculation components for the projected 2020 Company portfolio (as discussed above), and use our current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2018 Benefit Year published by CMS, the PA Insurance Department’s calculation of 2018 risk adjustment transfer amounts using the 5/1/2019 RATEE files, prior years’ risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants.

In analyzing the risk transfer components from Highmark’s corporate family of businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2020, we determine

each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's region.

The Company considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2020, and is assuming that the net cost (payments less recoveries) will be negligible for the 2020 projection period.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2020, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2020, so there are no Exchange User Fees charged in the rate development.

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims.

B. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The administrative expenses and taxes and fees presented in the rate development in Table 6 cell C53 equal the Taxes and Fees in Table 10. Due to the Risk Adjustment User Fee not having a line in Table 6, the sum of the taxes and fees in Table 6 will not match the total taxes and fees in Table 6.

Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect our anticipated costs for these items in the experience period.

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

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

- \$2.16 per member per annum for the Risk Adjustment User Fee; and
- 2.8% for the Health Insurer Provider Fee.

Note the following regarding plan level retention items:

- The rate development reflects a 0% risk/contribution to surplus margin for all products and plans. The Company has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, the Company is not waiving any right to include a risk and contingency factor which the Company believes is consistent with historical and legal interpretations of the Company and the Department.
- The administrative expenses do not vary by plan.

- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

Please note that for the Small Group Market the Projected Required Revenue PMPM shown in Table 6 will not match the URRT Worksheet 2 value in line 4.17 Premium since the value in the URRT is based on a January 1 effective date without reflecting the impact of quarterly rates in the Small Group market.

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

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2019 values are pulled from the prior year's filing, while the 2020 values represent our projection for 2020 assumed in the 2020 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of the End of Year 2018 and for the Membership Moving to the ACA Book (from transitional and new business).

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

The Tobacco Surcharge is not applicable since the Company does not use one.

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

Table 8 presents the components of change in the proposed 2020 Calibrated Plan Adjusted Index Rate (PMPM). The 2019 base period allowed claims is carried over from the 2019 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2019 Column match those entered in the 2019 Column in the plan year 2019 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2020 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2020, as well as plans discontinued from the 2019 portfolio for 2020. Since many Small Group market enrollees as of 2/1/18 are still in plan year 2018 plans, the enrollees in plan year 2018 plans were mapped to the plan year 2019 plan that we anticipate they will renew into in 2019. The calibrated plan adjusted index rates for 2020 and 2019, and all of the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium.

The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate. Since each component of the Calibrated Plan Adjusted Index Rate is applied multiplicatively (including the Plan AV Pricing Value), plan premiums are in proportion to the Plan AV Pricing Values.

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

The requested Induced Utilization Exhibit was completed and is presented within the "2020 Supplemental Exhibits - HCA.xlsx" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.1039. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization), which are the CMS-prescribed assumptions used in the risk adjustment transfer calculation. These factors have been unchanged since they were originally developed for the 2014 rating period.

The member-weighted average of the pure plan-level Induced Utilization factors in the last column of the induced utilization exhibit against the projected membership does match the 1.000 expectation of the Department. This calculation can be seen at the bottom of the Induced Utilization Exhibit, where the formulas used in the calculation have been retained.

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development. Support for the calibration factors is shown in the "2020 Supplemental Exhibits - HCA.xlsx" file on the worksheet named "Table 10 Calibration Factors".

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2020 (see note below). As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 0.6% increase, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is -0.89%.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

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

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

C. Network Factors (Table 14)

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

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2019 service area and its proposed 2020 service area in the file "Pennsylvania Counties Map - 2020 Filings - HCA.pdf" submitted with this filing. There are no proposed changes to the Company's service area from 2019 to 2020.

E. Composite Rating

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period.

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2020) for the Small Group Market off the Pennsylvania Exchange.

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

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

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

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the 2020 PA Actuarial Memorandum Rate Exhibits.

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

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

I certify that the AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the URRT for all plans.

The Unified Rate Review Template does not demonstrate the process used by the Company to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.

Signed: [Redacted]

Date: 05/21/2019

Rate Change Summary

Highmark Coverage Advantage (HCA) – Small Group Plans

Rate request filing ID # HGHM-131937188 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

<http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	-0.89%
Revised requested average rate change:	-0.89%
Range of requested rate change:	-1.33% to -0.64%
Effective date:	January 1, 2020
Mapped Members:	1,554
Available in:	Rating Areas 1, 2, 4, 5, 6

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	\$14,482,520
Claims	\$12,014,898
Administrative expenses	\$1,389,446
Taxes & fees	\$257,642
Company made (after taxes)	\$820,534

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2020:

Claims:	88.5%
Administrative:	8.7%
Taxes & fees:	2.8%
Profit:	0.0%

The company expects its annual medical costs to increase **8.5%**.

Explanation of requested rate change

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2019 and throughout 2020 as a result of both higher utilization and the increasing cost of healthcare services, and the underlying morbidity of the population within HCA's ACA products.

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Coverage Advantage (HCA)
Product(s):	JPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020
Base Period Start Date:	1/1/2019
Date of Most Recent Membership	2/1/2019

to 1/1/2020
to 1/1/2019

Table 1. Number of Members

	Member months	Members	Member months
	Experience Period	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age	38.0	38.0	38.0
Total	27,552	1,554	11,760
<19	2,846	270	1,644
19-24	2,251	145	1,097
25-29	1,622	114	893
30-34	1,210	81	609
35-39	1,619	122	823
40-44	1,715	141	1,087
45-49	1,385	103	1,234
50-54	2,293	152	1,150
55-59	1,111	154	1,105
60-63	1,481	133	1,005
64+	3,352	77	983

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

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EBB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 13,177,420.06	\$ 12,245,657.09	\$ 12,494,954.09	22,552	\$ 1,794,483.00	\$ 14,291,067.24	\$	\$ (185,695.12)	\$ 9,919.01	\$	\$ 1,109,099.86
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										
Loss Ratio										
*Express Prescription Drug Rebates as a negative number										

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	8.00%	0.00%	0.00%	8.00%	15.87%
Outpatient Hospital	8.00%	0.00%	0.00%	8.00%	11.68%
Professional	8.00%	0.00%	0.00%	8.00%	27.17%
Other Medical	8.00%	0.00%	0.00%	8.00%	2.81%
Capitation				56.93%	0.00%
Prescription Drugs	8.00%	0.00%	0.00%	8.00%	20.24%
Total Annual Trend					880.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.187	

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

** Should = URR 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 + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15	\$	370,159.88	1.0000	\$ 370,159.88	936	\$	395.47	\$ (7,890.48)	\$ 438,485.43	\$ 468.47
Feb-15	\$	354,138.05	1.0000	\$ 354,138.05	960	\$	369.10	\$ (6,093.80)	\$ 495,241.85	\$ 484.63
Mar-15	\$	439,011.08	1.0000	\$ 439,011.08	969	\$	453.06	\$ (8,168.67)	\$ 514,006.84	\$ 530.45
Apr-15	\$	614,739.34	1.0000	\$ 614,739.34	1,281	\$	500.32	\$ (10,377.13)	\$ 685,185.48	\$ 556.61
May-15	\$	578,137.98	1.0000	\$ 578,137.98	1,196	\$	483.39	\$ (10,082.28)	\$ 647,209.67	\$ 541.65
Jun-15	\$	476,914.34	1.0000	\$ 476,914.34	1,197	\$	398.42	\$ (10,090.71)	\$ 549,027.13	\$ 458.34
Jul-15	\$	855,880.43	1.0000	\$ 855,880.43	1,254	\$	496.45	\$ (14,513.52)	\$ 953,518.97	\$ 553.09
Aug-15	\$	866,164.97	1.0000	\$ 866,164.97	1,260	\$	484.63	\$ (14,718.78)	\$ 949,261.47	\$ 543.64
Sep-15	\$	872,121.97	1.0000	\$ 872,121.97	1,815	\$	480.51	\$ (11,300.45)	\$ 992,369.47	\$ 546.76
Oct-15	\$	991,791.11	1.0000	\$ 991,791.11	1,861	\$	512.81	\$ (11,685.23)	\$ 1,076,477.17	\$ 578.44
Nov-15	\$	793,709.38	1.0000	\$ 793,709.38	1,800	\$	498.67	\$ (13,471.37)	\$ 877,165.11	\$ 471.86
Dec-15	\$ 10,928,415.48	\$ 1,083,629.49	1.0000	\$ 1,083,629.49	2,149	\$ 550.25	\$ 1,099,758.86	\$ (18,116.07)	\$ 1,346,049.05	\$ 555.63
Jan-16	\$	827,801.08	1.0000	\$ 827,801.10	1,924	\$	432.50	\$ (18,709.45)	\$ 847,278.86	\$ 495.18
Feb-16	\$	1,017,837.87	1.0000	\$ 1,017,838.00	1,942	\$	529.48	\$ (18,787.65)	\$ 1,046,479.27	\$ 593.38
Mar-16	\$	890,798.61	1.0000	\$ 890,822.79	1,901	\$	468.61	\$ (18,582.38)	\$ 1,008,285.30	\$ 530.40
Apr-16	\$	1,038,775.28	1.0000	\$ 1,038,818.71	1,868	\$	551.35	\$ (18,240.53)	\$ 1,123,441.88	\$ 602.06
May-16	\$	906,750.85	0.9999	\$ 906,822.74	1,847	\$	490.97	\$ (18,054.52)	\$ 999,124.78	\$ 541.05
Jun-16	\$	888,220.24	0.9999	\$ 888,328.13	1,845	\$	490.39	\$ (18,034.97)	\$ 892,365.48	\$ 537.98
Jul-16	\$	725,836.57	0.9998	\$ 725,949.98	1,695	\$	428.29	\$ (18,168.71)	\$ 840,252.26	\$ 496.77
Aug-16	\$	762,350.61	0.9998	\$ 762,472.80	1,658	\$	460.43	\$ (16,187.49)	\$ 864,475.36	\$ 522.03
Sep-16	\$	887,621.04	0.9998	\$ 887,760.72	1,716	\$	523.17	\$ (16,773.99)	\$ 986,484.76	\$ 580.70
Oct-16	\$	653,544.02	0.9998	\$ 653,579.73	1,713	\$	380.92	\$ (16,764.22)	\$ 752,264.71	\$ 438.93
Nov-16	\$	878,138.67	0.9998	\$ 878,513.32	1,717	\$	512.24	\$ (16,783.77)	\$ 978,399.58	\$ 570.15
Dec-16	\$ 13,622,079.15	\$ 824,056.62	0.9998	\$ 824,064.99	1,614	\$ 406.27	\$ 1,259,506.85	\$ (15,767.18)	\$ 1,244,624.49	\$ 461.17
Jan-17	\$	1,003,866.66	0.9998	\$ 1,003,921.51	1,614	\$	545.95	\$ (16,065.40)	\$ 1,146,803.61	\$ 688.88
Feb-17	\$	878,461.04	0.9997	\$ 878,690.19	1,649	\$	533.47	\$ (17,446.35)	\$ 986,209.31	\$ 598.11
Mar-17	\$	942,731.09	0.9997	\$ 942,947.40	1,630	\$	578.50	\$ (17,327.81)	\$ 1,048,073.80	\$ 643.30
Apr-17	\$	769,118.09	0.9997	\$ 769,395.75	1,647	\$	468.57	\$ (17,524.99)	\$ 876,253.68	\$ 533.65
May-17	\$	753,498.15	0.9996	\$ 753,781.24	1,670	\$	454.37	\$ (17,298.43)	\$ 841,729.97	\$ 527.98
Jun-17	\$	864,389.19	0.9995	\$ 864,613.24	1,708	\$	507.20	\$ (18,601.99)	\$ 976,074.12	\$ 572.14
Jul-17	\$	888,278.91	0.9994	\$ 888,829.08	1,637	\$	535.20	\$ (17,780.47)	\$ 1,023,163.12	\$ 617.48
Aug-17	\$	795,381.38	0.9994	\$ 795,847.86	1,636	\$	486.49	\$ (17,418.40)	\$ 908,341.08	\$ 553.14
Sep-17	\$	787,804.38	0.9990	\$ 784,631.79	1,574	\$	488.33	\$ (18,398.94)	\$ 868,665.36	\$ 551.88
Oct-17	\$	899,410.61	0.9987	\$ 900,621.98	1,616	\$	557.92	\$ (17,091.09)	\$ 1,011,029.16	\$ 625.64
Nov-17	\$	717,611.08	0.9988	\$ 718,569.62	1,679	\$	451.80	\$ (18,145.12)	\$ 873,551.09	\$ 520.28
Dec-17	\$ 11,831,322.26	\$ 835,146.06	0.9981	\$ 835,921.66	1,767	\$ 338.30	\$ 1,335,805.80	\$ (29,281.37)	\$ 1,035,088.64	\$ 592.49
Jan-18	\$	898,448.22	0.9984	\$ 900,116.78	1,835	\$	490.53	\$ (19,512.51)	\$ 1,049,932.71	\$ 572.17
Feb-18	\$	808,149.01	0.9981	\$ 809,728.25	1,637	\$	440.51	\$ (18,595.65)	\$ 945,103.62	\$ 544.04
Mar-18	\$	1,165,178.86	0.9960	\$ 1,170,396.87	1,900	\$	635.94	\$ (40,912.14)	\$ 1,118,600.51	\$ 693.22
Apr-18	\$	971,168.52	0.9940	\$ 978,247.56	1,900	\$	514.80	\$ (40,912.14)	\$ 1,122,467.68	\$ 580.74
May-18	\$	1,009,299.32	0.9936	\$ 1,016,545.41	1,999	\$	532.50	\$ (41,105.93)	\$ 1,154,807.38	\$ 604.55
Jun-18	\$	1,006,466.39	0.9906	\$ 1,016,062.99	1,855	\$	547.74	\$ (39,943.16)	\$ 1,111,068.08	\$ 621.01
Jul-18	\$	886,187.07	0.9877	\$ 887,254.03	1,875	\$	478.54	\$ (40,373.82)	\$ 1,024,755.31	\$ 546.54
Aug-18	\$	533,871.18	0.9803	\$ 534,467.89	1,903	\$	502.46	\$ (40,912.14)	\$ 1,171,559.12	\$ 617.87
Sep-18	\$	1,050,877.74	0.9684	\$ 1,084,285.00	1,886	\$	580.21	\$ (40,616.68)	\$ 1,259,181.08	\$ 667.65
Oct-18	\$	1,049,013.96	0.9703	\$ 1,080,111.50	1,894	\$	570.29	\$ (40,792.94)	\$ 1,231,423.39	\$ 651.23
Nov-18	\$	1,092,187.27	0.9561	\$ 1,142,296.96	1,890	\$	604.14	\$ (40,699.61)	\$ 1,279,796.14	\$ 676.93
Dec-18	\$ 13,177,420.00	\$ 882,871.76	0.9222	\$ 917,387.17	1,809	\$	512.25	\$ (40,244.62)	\$ 1,096,880.11	\$ 586.88

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Highmark Coverage Advantage (HCA)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 3/1/2020

Table 2b. Manual Experience Period Claims and Premiums

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

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weights*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Chiropractic					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				12	
Total Applied Trend Projection Factor				1.000	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-12				#DIV/0!		#DIV/0!				#DIV/0!
Feb-12				#DIV/0!		#DIV/0!				#DIV/0!
Mar-12				#DIV/0!		#DIV/0!				#DIV/0!
Apr-12				#DIV/0!		#DIV/0!				#DIV/0!
May-12				#DIV/0!		#DIV/0!				#DIV/0!
Jun-12				#DIV/0!		#DIV/0!				#DIV/0!
Jul-12				#DIV/0!		#DIV/0!				#DIV/0!
Aug-12				#DIV/0!		#DIV/0!				#DIV/0!
Sep-12				#DIV/0!		#DIV/0!				#DIV/0!
Oct-12				#DIV/0!		#DIV/0!				#DIV/0!
Nov-12				#DIV/0!		#DIV/0!				#DIV/0!
Dec-12				#DIV/0!		#DIV/0!				#DIV/0!
Jan-13				#DIV/0!		#DIV/0!				#DIV/0!
Feb-13				#DIV/0!		#DIV/0!				#DIV/0!
Mar-13				#DIV/0!		#DIV/0!				#DIV/0!
Apr-13				#DIV/0!		#DIV/0!				#DIV/0!
May-13				#DIV/0!		#DIV/0!				#DIV/0!
Jun-13				#DIV/0!		#DIV/0!				#DIV/0!
Jul-13				#DIV/0!		#DIV/0!				#DIV/0!
Aug-13				#DIV/0!		#DIV/0!				#DIV/0!
Sep-13				#DIV/0!		#DIV/0!				#DIV/0!
Oct-13				#DIV/0!		#DIV/0!				#DIV/0!
Nov-13				#DIV/0!		#DIV/0!				#DIV/0!
Dec-13				#DIV/0!		#DIV/0!				#DIV/0!
Jan-14				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!

*Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

Highlight Coverage Advantage (HCA)
PPO
Small Group
1/1/2020

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Development of the Projected Index Rate	Actual Experience 2019	Manual Data
Total Allowed E1B Claims + E1B Cancellation PMPM (net of prescription drug rebates) PMPM	\$ 611.34	\$ -
Two year trend-adjusted factor	\$ 1.00	\$ 1.000
Unadjusted Projected Allowed E1B Claims PMPM	\$ 726.75	\$ -
Index Risk Pool Adjustment Factors		
Chosen Volatility	1.028	0.000
Chosen in Other	1.018	0.000
Chosen in Demographics	1.024	
Chosen in Network	1.024	
Chosen in Benefits	1.000	
Chosen in Other	1.000	
Total Adjusted Projected Allowed E1B Claims PMPM	\$ 733.64	\$ -
Credibility Factor	30%	0%
Weighted Projected E1B Claims PMPM	\$ -	\$ 733.64
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed E1B Claims PMPM	\$ 738.94	
Adjusted Projected Allowed E1B Claims PMPM (cell only populate for small group filings)	\$ 733.54	
Projected Paid to Allowed Ratio	0.988	
Projected Paid E1B Claims PMPM	\$ 680.78	
Market-wide Adjustments		
Projected Risk Adjustment PMPM	\$ 80.50	
Projected Paid Exchange User Fee PMPM	\$ -	
Market-Adjusted Projected Paid E1B Claims PMPM	\$ 598.58	
Market-Adjusted Projected Allowed E1B Claims PMPM	\$ 693.50	
Market-Adjusted Projected Allowed E1B Claims PMPM	\$ -	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 598.58	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 693.50	

Table 6. Retention

Retention Items - Expense in percentages	Percentage	PMPM Amounts
Administrative Expenses	0.47%	\$38.27
General and Claims	0.44%	\$35.96
Agent/Broker Fees and Commissions	2.09%	\$15.17
Quality Improvement Initiatives	0.46%	\$3.60
Taxes and Fees	2.83%	\$22.50
RA User Fee	0.42%	\$3.38
PA Premium Tax (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Provider Fee (Provided for Small Groups only)	2.80%	\$21.81
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	11.50%	\$77.34
Projected Required Revenue PMPM		\$ 675.85

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 453.82	\$ 449.78	\$ -4.04	-0.9%
B. Base period allowed claims before normalization	\$ 588.80	\$ 612.34	\$ 23.54	5.2%
C. Normalization factor component of change	\$ (231.50)	\$ (242.70)	\$ -11.54	-2.5%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. UMR Trend	\$ 357.73	\$ 369.64	\$ 11.90	2.6%
D2. Base period allowed claims after normalization	\$ 68.85	\$ 69.97	\$ 1.12	0.5%
D3. UMR Volatility	\$ (26.87)	\$ (24.88)	\$ 1.99	10.0%
D4. UMR Other	\$ 4.24	\$ 14.00	\$ 9.75	2.3%
D5. Normalized UMR RA/RM on an allowed basis	\$ (1.52)	\$ (60.65)	\$ (59.13)	-11.0%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1-D6)	\$ 395.91	\$ 403.51	\$ 7.61	2.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Pricing AY	\$ -	\$ -	\$ -	0.0%
E2. Benefit Robustness	\$ -44.82429558	\$ (57.975)	\$ -6.48	1.4%
E3. Benefit Robustness	\$ 36.18	\$ 35.89	\$ -0.26	0.2%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (29.52)	\$ (22.08)	\$ 7.44	3.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 38.77	\$ 39.01	\$ 0.24	0.1%
F2. Taxes and Fees	\$ 15.69	\$ 12.72	\$ (2.88)	-0.6%
F3. Profit and/or Contingency	\$ 0.00%	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 54.46	\$ 51.73	\$ (2.64)	-0.6%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 425.75	\$ 433.16	\$ 7.41	1.8%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 612.34	= Index Rate of Experience Period on UMR
Blended Earned Premium	\$ 13,377,426.00	
Blended Loss Ratio	94.76%	

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

Effective Date	1/1/2020	4/1/2020	7/1/2020	10/1/2020	Total Single Risk Pool
# of Member Months Remaining in Quarter	3,812	3,687	3,204	3,951	15,760
Adjusted Projected Allowed E1B Claims PMPM (Q)	\$ 738.94	\$ 738.94	\$ 738.94	\$ 738.94	\$ 738.94
Monthly Trend	\$ -	\$ -	\$ -	\$ -	\$ -
Annual Trend	\$ 8,540	\$ 8,540	\$ 8,540	\$ 8,540	\$ 8,540
Single Risk Pool Projected Allowed Claims	\$ 768.94	\$ 768.19	\$ 800.39	\$ 817.46	\$ 793.54
Quarterly Trend Factor	1.0000%	0.9971%	1.0042%	1.0057%	1.0015%
2020 Trend Factors by Quarter	0.9950%	0.9985%	1.0051%	1.0101%	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.137	1.146
Average Geographic Factor	0.915	0.928
Average Tobacco Factor	1.000	1.000
Average Benefit Robustness (Indicated demand)	1.166	1.166
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 686.73	\$ 693.50
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 435.55	\$ 428.35

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

	2019	2020
Paid to Allowed	0.828	0.858
UMR Trend (Total Allowed Trend Factor)	1.187	1.187
UMR Volatility	0.913	1.024
UMR "Other"	1.003	1.003
Risk Adjustment	(2.06)	(80.29)
Exchange User Fee	\$ -	\$ -
Combination	\$ -	\$ 6.42
Network	1.000	1.000
Pricing AY	0.820	0.854
Benefit Robustness	1.207	1.204
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	8.54%	8.87%
Taxes and Fees	1.49%	2.85%
Profit and/or Contingency	0.00%	0.00%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Highmark Coverage Advantage (HCA)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	\$ 693.06

Calibration	
Age Calibration Factor	1.533
Geographic Calibration Factor	0.970
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.494

45 CFR Part 156.8 (d) (2) Allowable Factors																			
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach [1], Approach [2]	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
Totals																			
0.833										0.856	1.000	1.000	1.000	1.000	1.000	\$ 594.51	8.7%	2.8%	0.0%
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	79279PA0010001	PPO	Premier Balance PPO \$0 Platinum A	M	79279PA0010001	Platinum	0.89284063	Standard	Off	0.919643435	1.041743696	1	1	1	1	\$663.97	0.086726932	0.028276488	0
Plan 2	79279PA0010003	PPO	Premier Balance PPO \$0 Gold A	M	79279PA0010003	Gold	0.819718509	Standard	Off	0.865079696	0.978333321	1	1	1	1	\$586.56	0.086726932	0.028276488	0
Plan 3	79279PA0010005	PPO	Premier Balance PPO \$500 A	M	79279PA0010005	Gold	0.79818174	Standard	Off	0.845013816	0.978333321	1	1	1	1	\$572.95	0.086726932	0.028276488	0
Plan 4	79279PA0010007	PPO	Premier Balance PPO \$1000 A	M	79279PA0010007	Gold	0.81364536	Standard	Off	0.82440156	0.978333321	1	1	1	1	\$558.98	0.086726932	0.028276488	0
Plan 5	79279PA0010011	PPO	Premier Balance PPO \$2000 A	M	79279PA0010011	Gold	0.79538929	Standard	Off	0.788720104	0.978333321	1	1	1	1	\$534.78	0.086726932	0.028276488	0
Plan 6	79279PA0010015	PPO	Premier Balance PPO \$1400 A	M	79279PA0010015	Gold	0.7903424	Standard	Off	0.799158501	0.978333321	1	1	1	1	\$541.86	0.086726932	0.028276488	0
Plan 7	79279PA0010016	PPO	Premier Balance PPO \$2500 A	M	79279PA0010016	Gold	0.78374652	Standard	Off	0.771874837	0.978333321	1	1	1	1	\$523.36	0.086726932	0.028276488	0
Plan 8	79279PA0020005	PPO	Balance PPO \$1000 A	M	79279PA0020005	Gold	0.77192284	Standard	Off	0.76460459	0.978333321	1	1	1	1	\$518.43	0.086726932	0.028276488	0
Plan 9	79279PA0020006	PPO	Balance PPO \$1750 A	DM	79279PA0020007	Gold	0.77833465	Standard	Off	0.763032869	0.978333321	1	1	1	1	\$517.37	0.086726932	0.028276488	0
Plan 10	79279PA0020007	PPO	Balance PPO \$2000 A	M	79279PA0020007	Gold	0.77833465	Standard	Off	0.763032869	0.978333321	1	1	1	1	\$517.37	0.086726932	0.028276488	0
Plan 11	79279PA0060001	PPO	Health Savings PPO \$1500	M	79279PA0060001	Gold	0.80097739	Standard	Off	0.805352495	0.978333321	1	1	1	1	\$546.06	0.086726932	0.028276488	0
Plan 12	79279PA0070001	PPO	Health Savings PPO Embedded \$2700	DM	79279PA0070003	Silver	0.71921899	Standard	Off	0.726300051	0.933040006	1	1	1	1	\$469.66	0.086726932	0.028276488	0
Plan 13	79279PA0070003	PPO	Health Savings PPO Embedded \$4000	M	79279PA0070003	Silver	0.71921899	Standard	Off	0.726300051	0.933040006	1	1	1	1	\$469.66	0.086726932	0.028276488	0
Plan 14	79279PA0030008	PPO	High Deductible PPO Embedded \$6300	DM	79279PA0070003	Silver	0.71921899	Standard	Off	0.726300051	0.933040006	1	1	1	1	\$469.66	0.086726932	0.028276488	0

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Highmark Coverage Advantage (HCA)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2020
Base Period Start Date: 1/1/2018
Date of Most Recent Membership: 2/1/2019
Market Adjusted Index Rate: \$ 693.06

Total Covered Lives @ 02-01-2019
1,554

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)
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Total Covered Lives Mapped into 2020 Plans @ 02-01-2019	Total Policyholders @ 02-01-2019
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2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM
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Proposed Rate Change Compared to Prior 12 months
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% of Total Covered Lives

02-01-2019 Number of Covered Lives by Rating Area											2020 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total		

Totals

Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL
Plan 1	79279PA0010001	PPO	Premier Balance PPO \$0 Platinum A	M	79279PA0010001
Plan 2	79279PA0010003	PPO	Premier Balance PPO \$0 Gold A	M	79279PA0010003
Plan 3	79279PA0010005	PPO	Premier Balance PPO \$500 A	M	79279PA0010005
Plan 4	79279PA0010007	PPO	Premier Balance PPO \$1000 A	M	79279PA0010007
Plan 5	79279PA0010011	PPO	Premier Balance PPO \$2000 A	M	79279PA0010011
Plan 6	79279PA0010015	PPO	Premier Balance PPO \$1400 A	M	79279PA0010015
Plan 7	79279PA0010016	PPO	Premier Balance PPO \$2500 A	M	79279PA0010016
Plan 8	79279PA0020005	PPO	Balance PPO \$1000 A	M	79279PA0020005
Plan 9	79279PA0020006	PPO	Balance PPO \$1750 A	DM	79279PA0020007
Plan 10	79279PA0020007	PPO	Balance PPO \$2000 A	M	79279PA0020007
Plan 11	79279PA0060001	PPO	Health Savings PPO \$1500	M	79279PA0060001
Plan 12	79279PA0070001	PPO	Health Savings PPO Embedded \$2700	DM	79279PA0070003
Plan 13	79279PA0070003	PPO	Health Savings PPO Embedded \$4000	M	79279PA0070003
Plan 14	79279PA0030008	PPO	High Deductible PPO Embedded \$6300	DM	79279PA0070003

1,554	893
-	0
549	293
200	119
251	147
129	90
48	26
99	51
20	10
12	10
47	37
28	18
144	75
6	4
12	6
9	7

\$ 453.82	\$ 449.78
N/A	N/A
\$ 506.15	\$ 502.33
\$ 448.89	\$ 443.76
\$ 439.29	\$ 433.47
\$ 427.03	\$ 422.90
\$ 408.90	\$ 404.59
\$ 413.40	\$ 409.95
\$ 400.32	\$ 395.95
\$ 396.22	\$ 392.22
\$ 398.63	\$ 391.42
\$ 396.38	\$ 391.42
\$ 415.78	\$ 413.13
\$ 366.48	\$ 355.32
\$ 357.64	\$ 355.32
\$ 302.38	\$ 355.32

-0.9%
-0.8%
-1.1%
-1.3%
-1.0%
-1.1%
-0.8%
-1.1%
-1.0%
-1.8%
-1.3%
-0.6%
-3.0%
-0.6%
17.5%

N/A
35.3%
12.9%
16.2%
8.3%
3.1%
6.4%
1.3%
0.8%
3.0%
1.8%
9.3%
0.4%
0.8%
0.6%

183	55	-	929	379	8	-	-	-	-	1,554	
0	0	0	0	0	0	0	0	0	0	0	0
62	2	0	369	116	0	0	0	0	0	549	1
0	0	0	117	83	0	0	0	0	0	200	1
33	38	0	114	66	0	0	0	0	0	251	1
17	4	0	99	9	0	0	0	0	0	129	1
26	0	0	4	18	0	0	0	0	0	48	1
28	9	0	47	14	1	0	0	0	0	99	1
0	0	0	20	0	0	0	0	0	0	20	1
0	0	0	12	0	0	0	0	0	0	12	1
0	0	0	47	0	0	0	0	0	0	47	1
8	0	0	20	0	0	0	0	0	0	28	1
3	0	0	75	66	0	0	0	0	0	144	1
4	2	0	0	0	0	0	0	0	0	6	1
0	0	0	5	0	7	0	0	0	0	12	1
2	0	0	0	7	0	0	0	0	0	9	1

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

Carrier Name: Highmark Coverage Advantage (HCA)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2020

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (if 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals These cells auto-fill using the data entered in Table 10.

Plan 1	79278PA0010001	ier Balance PPO 50 Plus	M	79278PA0010001	Platinum	Off
Plan 2	79278PA0010003	mir Balance PPO 50 Gold	M	79278PA0010003	Gold	Off
Plan 3	79278PA0010005	emir Balance PPO 500	M	79278PA0010005	Gold	Off
Plan 4	79278PA0010007	emir Balance PPO 1000	M	79278PA0010007	Gold	Off
Plan 5	79278PA0010011	emir Balance PPO 2000	M	79278PA0010011	Gold	Off
Plan 6	79278PA0010013	emir Balance PPO 3450	M	79278PA0010013	Gold	Off
Plan 7	79278PA0010016	emir Balance PPO 5250	M	79278PA0010016	Gold	Off
Plan 8	79278PA0020005	Balance PPO 10000 A	M	79278PA0020005	Gold	Off
Plan 9	79278PA0020006	Balance PPO 13700 A	DM	79278PA0020007	Gold	Off
Plan 10	79278PA0020007	Balance PPO 22000 A	M	79278PA0020007	Gold	Off
Plan 11	79278PA0020001	Health Savings PPO 1500	M	79278PA0020001	Gold	Off
Plan 12	79278PA0070001	Savings PPO Embedded	DM	79278PA0070003	Silver	Off
Plan 13	79278PA0070003	Savings PPO Embedded	M	79278PA0070003	Silver	Off
Plan 14	79278PA0030008	ole PPO Embedded 5630	DM	79278PA0070003	Silver	Off

Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ 414.28	\$ 402.02	\$	\$ 423.93	\$ 410.25	\$ 362.36	\$	\$	\$	\$ 420.66	

\$ 468.91	\$ 468.91	\$	\$ 468.91	\$ 468.91	\$ 503.75	\$	\$	\$	\$ 468.91	
\$ 415.86	\$ 415.86	\$	\$ 415.86	\$ 415.86	\$ 445.87	\$	\$	\$	\$ 415.86	
\$ 406.97	\$ 406.97	\$	\$ 406.97	\$ 406.97	\$ 436.38	\$	\$	\$	\$ 406.97	
\$ 395.61	\$ 395.61	\$	\$ 395.61	\$ 395.61	\$ 424.16	\$	\$	\$	\$ 395.61	
\$ 378.82	\$ 378.82	\$	\$ 378.82	\$ 378.82	\$ 406.15	\$	\$	\$	\$ 378.82	
\$ 362.99	\$ 362.99	\$	\$ 362.99	\$ 362.99	\$ 410.82	\$	\$	\$	\$ 362.99	
\$ 370.87	\$ 370.87	\$	\$ 370.87	\$ 370.87	\$ 397.83	\$	\$	\$	\$ 370.87	
\$ 367.07	\$ 367.07	\$	\$ 367.07	\$ 367.07	\$ 393.94	\$	\$	\$	\$ 367.07	
\$ 369.29	\$ 369.29	\$	\$ 369.29	\$ 369.29	\$ 393.94	\$	\$	\$	\$ 369.29	
\$ 367.21	\$ 367.21	\$	\$ 367.21	\$ 367.21	\$ 393.71	\$	\$	\$	\$ 367.21	
\$ 385.19	\$ 385.19	\$	\$ 385.19	\$ 385.19	\$ 412.99	\$	\$	\$	\$ 385.19	
\$ 338.51	\$ 338.51	\$	\$ 338.51	\$ 338.51	\$ 364.01	\$	\$	\$	\$ 338.51	
\$ 331.33	\$ 331.33	\$	\$ 331.33	\$ 331.33	\$ 355.24	\$	\$	\$	\$ 345.28	
\$ 280.12	\$ 280.12	\$	\$ 280.12	\$ 280.12	\$ 300.83	\$	\$	\$	\$ 280.12	

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

Carrier Name: Highmark Coverage Advantage (HCA)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2020

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)
Totals				

These cells auto-fill using the data entered in Table 10.

Plan 1	79278PA0010001	ier Balance PPO 50 Plan	M	79278PA0010001
Plan 2	79278PA0010003	ier Balance PPO 50 Gov	M	79278PA0010003
Plan 3	79278PA0010005	ier Balance PPO 500	M	79278PA0010005
Plan 4	79278PA0010007	ier Balance PPO 1000	M	79278PA0010007
Plan 5	79278PA0010011	ier Balance PPO 2000	M	79278PA0010011
Plan 6	79278PA0010013	ier Balance PPO 1400	M	79278PA0010013
Plan 7	79278PA0010016	ier Balance PPO 2500	M	79278PA0010016
Plan 8	79278PA0010025	Balance PPO 10000 A	M	79278PA0010025
Plan 9	79278PA0010026	Balance PPO 11700 A	DM	79278PA0010007
Plan 10	79278PA0010007	Balance PPO 52000 A	M	79278PA0010007
Plan 11	79278PA0020001	Health Savings PPO 11500	M	79278PA0020001
Plan 12	79278PA0010001	Savings PPO Embedded	DM	79278PA0010003
Plan 13	79278PA0010003	Savings PPO Embedded	M	79278PA0010003
Plan 14	79278PA0030008	ole PPO Embedded 5630	DM	79278PA0010003

Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		

\$ 416.75 \$ 402.78 \$ - \$ 426.02 \$ 422.93 \$ 364.96 \$ - \$ - \$ - \$ 422.89

\$ 472.16	\$ 472.16	\$ -	\$ 472.16	\$ 472.16	\$ 506.23	\$ -	\$ -	\$ -	\$ 472.16
\$ 417.11	\$ 417.11	\$ -	\$ 417.11	\$ 417.11	\$ 447.23	\$ -	\$ -	\$ -	\$ 417.11
\$ 407.43	\$ 407.43	\$ -	\$ 407.43	\$ 407.43	\$ 436.86	\$ -	\$ -	\$ -	\$ 407.43
\$ 397.49	\$ 397.49	\$ -	\$ 397.49	\$ 397.49	\$ 426.18	\$ -	\$ -	\$ -	\$ 397.49
\$ 380.29	\$ 380.29	\$ -	\$ 380.29	\$ 380.29	\$ 407.73	\$ -	\$ -	\$ -	\$ 380.29
\$ 395.32	\$ 395.32	\$ -	\$ 395.32	\$ 395.32	\$ 413.33	\$ -	\$ -	\$ -	\$ 395.40
\$ 372.17	\$ 372.17	\$ -	\$ 372.17	\$ 372.17	\$ 399.03	\$ -	\$ -	\$ -	\$ 372.17
\$ 368.66	\$ 368.66	\$ -	\$ 368.66	\$ 368.66	\$ 391.27	\$ -	\$ -	\$ -	\$ 368.66
\$ 367.91	\$ 367.91	\$ -	\$ 367.91	\$ 367.91	\$ 394.45	\$ -	\$ -	\$ -	\$ 367.91
\$ 367.91	\$ 367.91	\$ -	\$ 367.91	\$ 367.91	\$ 394.45	\$ -	\$ -	\$ -	\$ 367.91
\$ 388.31	\$ 388.31	\$ -	\$ 388.31	\$ 388.31	\$ 416.33	\$ -	\$ -	\$ -	\$ 388.11
\$ 333.98	\$ 333.98	\$ -	\$ 333.98	\$ 333.98	\$ 358.08	\$ -	\$ -	\$ -	\$ 333.98
\$ 333.98	\$ 333.98	\$ -	\$ 333.98	\$ 333.98	\$ 358.08	\$ -	\$ -	\$ -	\$ 348.04
\$ 333.98	\$ 333.98	\$ -	\$ 333.98	\$ 333.98	\$ 358.08	\$ -	\$ -	\$ -	\$ 333.98

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

0.6% 0.2% 0.0% 0.5% 0.8% 0.8% 0.0% 0.0% 0.0% 0.6%

0.7%	0.7%		0.7%	0.7%	0.7%				0.7%
0.3%	0.3%		0.3%	0.3%	0.3%				0.3%
0.1%	0.1%		0.1%	0.1%	0.1%				0.1%
0.5%	0.5%		0.5%	0.5%	0.5%				0.5%
0.4%	0.4%		0.4%	0.4%	0.4%				0.4%
0.6%	0.6%		0.6%	0.6%	0.6%				0.6%
0.4%	0.4%		0.4%	0.4%	0.4%				0.4%
0.4%	0.4%		0.4%	0.4%	0.4%				0.4%
0.4%	0.4%		0.4%	0.4%	0.4%				0.4%
0.4%	0.4%		0.4%	0.4%	0.4%				0.4%
0.2%	0.2%		0.2%	0.2%	0.2%				0.2%
0.8%	0.8%		0.8%	0.8%	0.8%				0.8%
-1.6%	-1.6%		-1.6%	-1.6%	-1.6%				-1.6%
0.8%	0.8%		0.8%	0.8%	0.8%				0.8%
19.2%	19.2%		19.2%	19.2%	19.2%				19.2%

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

Carrier Name: Highmark Coverage Advantage (HCA)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2020

Plan Number	HICOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HICOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Quarter 2 2020, 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
					1	2	3	4	5	6	7	8	9	

Totals These cells auto-fill using the data entered in Table 10. \$ 425.34 \$ 411.07 \$ - \$ - \$ 434.70 \$ 431.04 \$ 372.48 \$ - \$ - \$ - \$ 431.60

Plan 1	79278PA0010001	ier Balance PPO 50 Plan	M	79278PA0010001	\$ 481.89	\$ 481.89	\$ -	\$ 481.89	\$ 481.89	\$ 516.66	\$ -	\$ -	\$ -	\$ 481.89
Plan 2	79278PA0010003	ier Balance PPO 50 Gov	M	79278PA0010003	\$ 425.70	\$ 425.70	\$ -	\$ 425.70	\$ 425.70	\$ 456.42	\$ -	\$ -	\$ -	\$ 425.70
Plan 3	79278PA0010005	ier Balance PPO 500	M	79278PA0010005	\$ 413.83	\$ 413.83	\$ -	\$ 413.83	\$ 413.83	\$ 445.34	\$ -	\$ -	\$ -	\$ 413.83
Plan 4	79278PA0010007	ier Balance PPO 5100	M	79278PA0010007	\$ 405.68	\$ 405.68	\$ -	\$ 405.68	\$ 405.68	\$ 434.96	\$ -	\$ -	\$ -	\$ 405.68
Plan 5	79278PA0010011	ier Balance PPO 5200	M	79278PA0010011	\$ 388.13	\$ 388.13	\$ -	\$ 388.13	\$ 388.13	\$ 416.14	\$ -	\$ -	\$ -	\$ 388.13
Plan 6	79278PA0010013	ier Balance PPO 5140	M	79278PA0010013	\$ 393.26	\$ 393.26	\$ -	\$ 393.26	\$ 393.26	\$ 421.64	\$ -	\$ -	\$ -	\$ 393.26
Plan 7	79278PA0010016	ier Balance PPO 5250	M	79278PA0010016	\$ 379.84	\$ 379.84	\$ -	\$ 379.84	\$ 379.84	\$ 407.25	\$ -	\$ -	\$ -	\$ 379.84
Plan 8	79278PA0020005	Balance PPO 51000 A	M	79278PA0020005	\$ 376.26	\$ 376.26	\$ -	\$ 376.26	\$ 376.26	\$ 403.41	\$ -	\$ -	\$ -	\$ 376.26
Plan 9	79278PA0020006	Balance PPO 51700 A	DM	79278PA0020007	\$ 375.49	\$ 375.49	\$ -	\$ 375.49	\$ 375.49	\$ 402.58	\$ -	\$ -	\$ -	\$ 375.49
Plan 10	79278PA0020007	Balance PPO 52000 A	M	79278PA0020007	\$ 375.49	\$ 375.49	\$ -	\$ 375.49	\$ 375.49	\$ 402.58	\$ -	\$ -	\$ -	\$ 375.49
Plan 11	79278PA0020001	Health Savings PPO 5150	M	79278PA0020001	\$ 396.31	\$ 396.31	\$ -	\$ 396.31	\$ 396.31	\$ 424.91	\$ -	\$ -	\$ -	\$ 396.31
Plan 12	79278PA0070001	Savings PPO Embedded	DM	79278PA0070003	\$ 340.86	\$ 340.86	\$ -	\$ 340.86	\$ 340.86	\$ 365.46	\$ -	\$ -	\$ -	\$ 340.86
Plan 13	79278PA0070003	Savings PPO Embedded	M	79278PA0070003	\$ 340.86	\$ 340.86	\$ -	\$ 340.86	\$ 340.86	\$ 365.46	\$ -	\$ -	\$ -	\$ 355.21
Plan 14	79278PA0030008	ole PPO Embedded 5630	DM	79278PA0070003	\$ 340.86	\$ 340.86	\$ -	\$ 340.86	\$ 340.86	\$ 365.46	\$ -	\$ -	\$ -	\$ 340.86

Quarter 3 2020, 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9	

\$ 434.10 \$ 419.04 \$ - \$ - \$ 443.75 \$ 439.92 \$ 380.16 \$ - \$ - \$ 440.50

Plan 1	\$ 491.81	\$ 491.81	\$ -	\$ 491.81	\$ 491.81	\$ 527.31	\$ -	\$ -	\$ -	\$ 491.81
Plan 2	\$ 434.67	\$ 434.67	\$ -	\$ 434.67	\$ 434.67	\$ 465.83	\$ -	\$ -	\$ -	\$ 434.67
Plan 3	\$ 424.40	\$ 424.40	\$ -	\$ 424.40	\$ 424.40	\$ 453.92	\$ -	\$ -	\$ -	\$ 424.40
Plan 4	\$ 414.04	\$ 414.04	\$ -	\$ 414.04	\$ 414.04	\$ 443.92	\$ -	\$ -	\$ -	\$ 414.04
Plan 5	\$ 396.17	\$ 396.17	\$ -	\$ 396.17	\$ 396.17	\$ 424.71	\$ -	\$ -	\$ -	\$ 396.17
Plan 6	\$ 401.37	\$ 401.37	\$ -	\$ 401.37	\$ 401.37	\$ 430.31	\$ -	\$ -	\$ -	\$ 401.37
Plan 7	\$ 387.66	\$ 387.66	\$ -	\$ 387.66	\$ 387.66	\$ 415.64	\$ -	\$ -	\$ -	\$ 387.66
Plan 8	\$ 384.01	\$ 384.01	\$ -	\$ 384.01	\$ 384.01	\$ 411.72	\$ -	\$ -	\$ -	\$ 384.01
Plan 9	\$ 383.22	\$ 383.22	\$ -	\$ 383.22	\$ 383.22	\$ 410.88	\$ -	\$ -	\$ -	\$ 383.22
Plan 10	\$ 383.22	\$ 383.22	\$ -	\$ 383.22	\$ 383.22	\$ 410.88	\$ -	\$ -	\$ -	\$ 383.22
Plan 11	\$ 404.48	\$ 404.48	\$ -	\$ 404.48	\$ 404.48	\$ 433.67	\$ -	\$ -	\$ -	\$ 404.48
Plan 12	\$ 347.89	\$ 347.89	\$ -	\$ 347.89	\$ 347.89	\$ 372.99	\$ -	\$ -	\$ -	\$ 347.89
Plan 13	\$ 347.89	\$ 347.89	\$ -	\$ 347.89	\$ 347.89	\$ 372.99	\$ -	\$ -	\$ -	\$ 362.53
Plan 14	\$ 347.89	\$ 347.89	\$ -	\$ 347.89	\$ 347.89	\$ 372.99	\$ -	\$ -	\$ -	\$ 347.89

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

Carrier Name: Highmark Coverage Advantage (HCA)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2020

					Quarter 4 2020, 21-year-old Non-Tobacco Premium PMPM										
Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	
Totals					These cells auto-fill using the data entered in Table 10.										\$ 448.57
					\$ 443.04	\$ 428.19	\$ -	\$ 432.90	\$ 448.98	\$ 387.89	\$ -	\$ -	\$ -	\$ 448.57	
Plan 1	79278PA0010001	ier Balance PPO 50 Plan1	M	79278PA0010001	\$ 501.95	\$ 501.95	\$ -	\$ 501.95	\$ 501.95	\$ 538.17	\$ -	\$ -	\$ -	\$ 501.95	
Plan 2	79278PA0010003	ier Balance PPO 50 Gov	M	79278PA0010003	\$ 443.43	\$ 443.43	\$ -	\$ 443.43	\$ 443.43	\$ 475.43	\$ -	\$ -	\$ -	\$ 443.43	
Plan 3	79278PA0010005	ier Balance PPO 500	M	79278PA0010005	\$ 433.14	\$ 433.14	\$ -	\$ 433.14	\$ 433.14	\$ 464.40	\$ -	\$ -	\$ -	\$ 433.14	
Plan 4	79278PA0010007	ier Balance PPO 5100	M	79278PA0010007	\$ 422.57	\$ 422.57	\$ -	\$ 422.57	\$ 422.57	\$ 453.07	\$ -	\$ -	\$ -	\$ 422.57	
Plan 5	79278PA0010011	ier Balance PPO 5200	M	79278PA0010011	\$ 404.29	\$ 404.29	\$ -	\$ 404.29	\$ 404.29	\$ 433.46	\$ -	\$ -	\$ -	\$ 404.29	
Plan 6	79278PA0010013	ier Balance PPO 5140	M	79278PA0010013	\$ 409.64	\$ 409.64	\$ -	\$ 409.64	\$ 409.64	\$ 439.20	\$ -	\$ -	\$ -	\$ 409.64	
Plan 7	79278PA0010016	ier Balance PPO 5250	M	79278PA0010016	\$ 395.65	\$ 395.65	\$ -	\$ 395.65	\$ 395.65	\$ 424.20	\$ -	\$ -	\$ -	\$ 395.65	
Plan 8	79278PA0020005	Balance PPO 51000 A	M	79278PA0020005	\$ 391.92	\$ 391.92	\$ -	\$ 391.92	\$ 391.92	\$ 420.21	\$ -	\$ -	\$ -	\$ 391.92	
Plan 9	79278PA0020006	Balance PPO 51700 A	DM	79278PA0020007	\$ 391.12	\$ 391.12	\$ -	\$ 391.12	\$ 391.12	\$ 419.34	\$ -	\$ -	\$ -	\$ 391.12	
Plan 10	79278PA0020007	Balance PPO 52000 A	M	79278PA0020007	\$ 391.12	\$ 391.12	\$ -	\$ 391.12	\$ 391.12	\$ 419.34	\$ -	\$ -	\$ -	\$ 391.12	
Plan 11	79278PA0020001	Health Savings PPO 5150	M	79278PA0020001	\$ 412.81	\$ 412.81	\$ -	\$ 412.81	\$ 412.81	\$ 442.60	\$ -	\$ -	\$ -	\$ 412.81	
Plan 12	79278PA0070001	Savings PPO Embedded	DM	79278PA0070003	\$ 355.05	\$ 355.05	\$ -	\$ 355.05	\$ 355.05	\$ 380.68	\$ -	\$ -	\$ -	\$ 355.05	
Plan 13	79278PA0070003	Savings PPO Embedded	M	79278PA0070003	\$ 355.05	\$ 355.05	\$ -	\$ 355.05	\$ 355.05	\$ 380.68	\$ -	\$ -	\$ -	\$ 355.05	
Plan 14	79278PA0030008	ole PPO Embedded 5630	DM	79278PA0070003	\$ 355.05	\$ 355.05	\$ -	\$ 355.05	\$ 355.05	\$ 380.68	\$ -	\$ -	\$ -	\$ 355.05	

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Highmark Coverage Advantage (HCA)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford, Erie, McKean, Mercer, Warren, Clarion, Forest, Venango	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Centre	1.040	1.040
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

Company Name: **Highmark Coverage Advantage (HCA)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **January 1, 2020**

Ending date of Rates: **March 31, 2020**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$20		\$20		\$45		\$45		\$30	
OOP Maximum =>	\$4,000		\$4,000		\$8,150		\$8,150		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$361.20	\$361.20	\$387.27	\$387.27	\$319.09	\$319.09	\$342.12	\$342.12	\$311.68	\$311.68
15	\$393.31	\$393.31	\$421.69	\$421.69	\$347.45	\$347.45	\$372.53	\$372.53	\$339.39	\$339.39
16	\$405.59	\$405.59	\$434.85	\$434.85	\$358.30	\$358.30	\$384.15	\$384.15	\$349.98	\$349.98
17	\$417.86	\$417.86	\$448.01	\$448.01	\$369.14	\$369.14	\$395.78	\$395.78	\$360.58	\$360.58
18	\$431.08	\$431.08	\$462.19	\$462.19	\$380.82	\$380.82	\$408.30	\$408.30	\$371.98	\$371.98
19	\$444.30	\$444.30	\$476.36	\$476.36	\$392.50	\$392.50	\$420.82	\$420.82	\$383.39	\$383.39
20	\$458.00	\$458.00	\$491.04	\$491.04	\$404.60	\$404.60	\$433.79	\$433.79	\$395.21	\$395.21
21	\$472.16	\$472.16	\$506.23	\$506.23	\$417.11	\$417.11	\$447.21	\$447.21	\$407.43	\$407.43
22	\$472.16	\$472.16	\$506.23	\$506.23	\$417.11	\$417.11	\$447.21	\$447.21	\$407.43	\$407.43
23	\$472.16	\$472.16	\$506.23	\$506.23	\$417.11	\$417.11	\$447.21	\$447.21	\$407.43	\$407.43
24	\$472.16	\$472.16	\$506.23	\$506.23	\$417.11	\$417.11	\$447.21	\$447.21	\$407.43	\$407.43
25	\$474.05	\$474.05	\$508.25	\$508.25	\$418.78	\$418.78	\$449.00	\$449.00	\$409.06	\$409.06
26	\$483.49	\$483.49	\$518.38	\$518.38	\$427.12	\$427.12	\$457.94	\$457.94	\$417.21	\$417.21
27	\$494.82	\$494.82	\$530.53	\$530.53	\$437.13	\$437.13	\$468.68	\$468.68	\$426.99	\$426.99
28	\$513.24	\$513.24	\$550.27	\$550.27	\$453.40	\$453.40	\$486.12	\$486.12	\$442.88	\$442.88
29	\$528.35	\$528.35	\$566.47	\$566.47	\$466.75	\$466.75	\$500.43	\$500.43	\$455.91	\$455.91
30	\$535.90	\$535.90	\$574.57	\$574.57	\$473.42	\$473.42	\$507.58	\$507.58	\$462.43	\$462.43
31	\$547.23	\$547.23	\$586.72	\$586.72	\$483.43	\$483.43	\$518.32	\$518.32	\$472.21	\$472.21
32	\$558.57	\$558.57	\$598.87	\$598.87	\$493.44	\$493.44	\$529.05	\$529.05	\$481.99	\$481.99
33	\$565.65	\$565.65	\$606.46	\$606.46	\$499.70	\$499.70	\$535.76	\$535.76	\$488.10	\$488.10
34	\$573.20	\$573.20	\$614.56	\$614.56	\$506.37	\$506.37	\$542.91	\$542.91	\$494.62	\$494.62
35	\$576.98	\$576.98	\$618.61	\$618.61	\$509.71	\$509.71	\$546.49	\$546.49	\$497.88	\$497.88
36	\$580.76	\$580.76	\$622.66	\$622.66	\$513.05	\$513.05	\$550.07	\$550.07	\$501.14	\$501.14
37	\$584.53	\$584.53	\$626.71	\$626.71	\$516.38	\$516.38	\$553.65	\$553.65	\$504.40	\$504.40
38	\$588.31	\$588.31	\$630.76	\$630.76	\$519.72	\$519.72	\$557.22	\$557.22	\$507.66	\$507.66
39	\$595.87	\$595.87	\$638.86	\$638.86	\$526.39	\$526.39	\$564.38	\$564.38	\$514.18	\$514.18
40	\$603.42	\$603.42	\$646.96	\$646.96	\$533.07	\$533.07	\$571.53	\$571.53	\$520.70	\$520.70
41	\$614.75	\$614.75	\$659.11	\$659.11	\$543.08	\$543.08	\$582.27	\$582.27	\$530.47	\$530.47
42	\$625.61	\$625.61	\$670.75	\$670.75	\$552.67	\$552.67	\$592.55	\$592.55	\$539.84	\$539.84
43	\$640.72	\$640.72	\$686.95	\$686.95	\$566.02	\$566.02	\$606.86	\$606.86	\$552.88	\$552.88
44	\$659.61	\$659.61	\$707.20	\$707.20	\$582.70	\$582.70	\$624.75	\$624.75	\$569.18	\$569.18
45	\$681.80	\$681.80	\$731.00	\$731.00	\$602.31	\$602.31	\$645.77	\$645.77	\$588.33	\$588.33
46	\$708.24	\$708.24	\$759.35	\$759.35	\$625.67	\$625.67	\$670.82	\$670.82	\$611.15	\$611.15
47	\$737.99	\$737.99	\$791.24	\$791.24	\$651.94	\$651.94	\$698.99	\$698.99	\$636.81	\$636.81
48	\$771.98	\$771.98	\$827.69	\$827.69	\$681.97	\$681.97	\$731.19	\$731.19	\$666.15	\$666.15
49	\$805.50	\$805.50	\$863.63	\$863.63	\$711.59	\$711.59	\$762.94	\$762.94	\$695.08	\$695.08
50	\$843.28	\$843.28	\$904.13	\$904.13	\$744.96	\$744.96	\$798.72	\$798.72	\$727.67	\$727.67
51	\$880.58	\$880.58	\$944.12	\$944.12	\$777.91	\$777.91	\$834.05	\$834.05	\$759.86	\$759.86
52	\$921.66	\$921.66	\$988.16	\$988.16	\$814.20	\$814.20	\$872.95	\$872.95	\$795.30	\$795.30
53	\$963.21	\$963.21	\$1,032.71	\$1,032.71	\$850.90	\$850.90	\$912.31	\$912.31	\$831.16	\$831.16
54	\$1,008.06	\$1,008.06	\$1,080.80	\$1,080.80	\$890.53	\$890.53	\$954.79	\$954.79	\$869.86	\$869.86
55	\$1,052.92	\$1,052.92	\$1,128.89	\$1,128.89	\$930.16	\$930.16	\$997.28	\$997.28	\$908.57	\$908.57
56	\$1,101.55	\$1,101.55	\$1,181.03	\$1,181.03	\$973.12	\$973.12	\$1,043.34	\$1,043.34	\$950.53	\$950.53
57	\$1,150.65	\$1,150.65	\$1,233.68	\$1,233.68	\$1,016.50	\$1,016.50	\$1,089.85	\$1,089.85	\$992.91	\$992.91
58	\$1,203.06	\$1,203.06	\$1,289.87	\$1,289.87	\$1,062.80	\$1,062.80	\$1,139.49	\$1,139.49	\$1,038.13	\$1,038.13
59	\$1,229.03	\$1,229.03	\$1,317.72	\$1,317.72	\$1,085.74	\$1,085.74	\$1,164.09	\$1,164.09	\$1,060.54	\$1,060.54
60	\$1,281.44	\$1,281.44	\$1,373.91	\$1,373.91	\$1,132.04	\$1,132.04	\$1,213.73	\$1,213.73	\$1,105.77	\$1,105.77
61	\$1,326.77	\$1,326.77	\$1,422.51	\$1,422.51	\$1,172.08	\$1,172.08	\$1,256.66	\$1,256.66	\$1,144.88	\$1,144.88
62	\$1,356.52	\$1,356.52	\$1,454.40	\$1,454.40	\$1,198.36	\$1,198.36	\$1,284.83	\$1,284.83	\$1,170.55	\$1,170.55
63	\$1,393.82	\$1,393.82	\$1,494.39	\$1,494.39	\$1,231.31	\$1,231.31	\$1,320.16	\$1,320.16	\$1,202.73	\$1,202.73
64+	\$1,416.48	\$1,416.48	\$1,518.69	\$1,518.69	\$1,251.33	\$1,251.33	\$1,341.63	\$1,341.63	\$1,222.29	\$1,222.29

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010005		79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$30		\$30		\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$334.18	\$334.18	\$304.08	\$304.08	\$326.03	\$326.03	\$290.92	\$290.92	\$311.91	\$311.91
15	\$363.89	\$363.89	\$331.11	\$331.11	\$355.01	\$355.01	\$316.78	\$316.78	\$339.64	\$339.64
16	\$375.25	\$375.25	\$341.44	\$341.44	\$366.09	\$366.09	\$326.67	\$326.67	\$350.24	\$350.24
17	\$386.60	\$386.60	\$351.78	\$351.78	\$377.17	\$377.17	\$336.56	\$336.56	\$360.84	\$360.84
18	\$398.83	\$398.83	\$362.91	\$362.91	\$389.10	\$389.10	\$347.20	\$347.20	\$372.26	\$372.26
19	\$411.07	\$411.07	\$374.04	\$374.04	\$401.04	\$401.04	\$357.85	\$357.85	\$383.67	\$383.67
20	\$423.73	\$423.73	\$385.57	\$385.57	\$413.39	\$413.39	\$368.88	\$368.88	\$395.50	\$395.50
21	\$436.84	\$436.84	\$397.49	\$397.49	\$426.18	\$426.18	\$380.29	\$380.29	\$407.73	\$407.73
22	\$436.84	\$436.84	\$397.49	\$397.49	\$426.18	\$426.18	\$380.29	\$380.29	\$407.73	\$407.73
23	\$436.84	\$436.84	\$397.49	\$397.49	\$426.18	\$426.18	\$380.29	\$380.29	\$407.73	\$407.73
24	\$436.84	\$436.84	\$397.49	\$397.49	\$426.18	\$426.18	\$380.29	\$380.29	\$407.73	\$407.73
25	\$438.59	\$438.59	\$399.08	\$399.08	\$427.88	\$427.88	\$381.81	\$381.81	\$409.36	\$409.36
26	\$447.32	\$447.32	\$407.03	\$407.03	\$436.41	\$436.41	\$389.42	\$389.42	\$417.52	\$417.52
27	\$457.81	\$457.81	\$416.57	\$416.57	\$446.64	\$446.64	\$398.54	\$398.54	\$427.30	\$427.30
28	\$474.85	\$474.85	\$432.07	\$432.07	\$463.26	\$463.26	\$413.38	\$413.38	\$443.20	\$443.20
29	\$488.82	\$488.82	\$444.79	\$444.79	\$476.90	\$476.90	\$425.54	\$425.54	\$456.25	\$456.25
30	\$495.81	\$495.81	\$451.15	\$451.15	\$483.71	\$483.71	\$431.63	\$431.63	\$462.77	\$462.77
31	\$506.30	\$506.30	\$460.69	\$460.69	\$493.94	\$493.94	\$440.76	\$440.76	\$472.56	\$472.56
32	\$516.78	\$516.78	\$470.23	\$470.23	\$504.17	\$504.17	\$449.88	\$449.88	\$482.34	\$482.34
33	\$523.33	\$523.33	\$476.19	\$476.19	\$510.56	\$510.56	\$455.59	\$455.59	\$488.46	\$488.46
34	\$530.32	\$530.32	\$482.55	\$482.55	\$517.38	\$517.38	\$461.67	\$461.67	\$494.98	\$494.98
35	\$533.82	\$533.82	\$485.73	\$485.73	\$520.79	\$520.79	\$464.71	\$464.71	\$498.25	\$498.25
36	\$537.31	\$537.31	\$488.91	\$488.91	\$524.20	\$524.20	\$467.76	\$467.76	\$501.51	\$501.51
37	\$540.81	\$540.81	\$492.09	\$492.09	\$527.61	\$527.61	\$470.80	\$470.80	\$504.77	\$504.77
38	\$544.30	\$544.30	\$495.27	\$495.27	\$531.02	\$531.02	\$473.84	\$473.84	\$508.03	\$508.03
39	\$551.29	\$551.29	\$501.63	\$501.63	\$537.84	\$537.84	\$479.93	\$479.93	\$514.56	\$514.56
40	\$558.28	\$558.28	\$507.99	\$507.99	\$544.66	\$544.66	\$486.01	\$486.01	\$521.08	\$521.08
41	\$568.77	\$568.77	\$517.53	\$517.53	\$554.89	\$554.89	\$495.14	\$495.14	\$530.86	\$530.86
42	\$578.81	\$578.81	\$526.67	\$526.67	\$564.69	\$564.69	\$503.88	\$503.88	\$540.24	\$540.24
43	\$592.79	\$592.79	\$539.39	\$539.39	\$578.33	\$578.33	\$516.05	\$516.05	\$553.29	\$553.29
44	\$610.27	\$610.27	\$555.29	\$555.29	\$595.37	\$595.37	\$531.27	\$531.27	\$569.60	\$569.60
45	\$630.80	\$630.80	\$573.98	\$573.98	\$615.40	\$615.40	\$549.14	\$549.14	\$588.76	\$588.76
46	\$655.26	\$655.26	\$596.24	\$596.24	\$639.27	\$639.27	\$570.44	\$570.44	\$611.60	\$611.60
47	\$682.78	\$682.78	\$621.28	\$621.28	\$666.12	\$666.12	\$594.39	\$594.39	\$637.28	\$637.28
48	\$714.23	\$714.23	\$649.90	\$649.90	\$696.80	\$696.80	\$621.77	\$621.77	\$666.64	\$666.64
49	\$745.25	\$745.25	\$678.12	\$678.12	\$727.06	\$727.06	\$648.77	\$648.77	\$695.59	\$695.59
50	\$780.20	\$780.20	\$709.92	\$709.92	\$761.16	\$761.16	\$679.20	\$679.20	\$728.21	\$728.21
51	\$814.71	\$814.71	\$741.32	\$741.32	\$794.83	\$794.83	\$709.24	\$709.24	\$760.42	\$760.42
52	\$852.71	\$852.71	\$775.90	\$775.90	\$831.90	\$831.90	\$742.33	\$742.33	\$795.89	\$795.89
53	\$891.15	\$891.15	\$810.88	\$810.88	\$869.41	\$869.41	\$775.79	\$775.79	\$831.77	\$831.77
54	\$932.65	\$932.65	\$848.64	\$848.64	\$909.89	\$909.89	\$811.92	\$811.92	\$870.50	\$870.50
55	\$974.15	\$974.15	\$886.40	\$886.40	\$950.38	\$950.38	\$848.05	\$848.05	\$909.24	\$909.24
56	\$1,019.15	\$1,019.15	\$927.34	\$927.34	\$994.28	\$994.28	\$887.22	\$887.22	\$951.23	\$951.23
57	\$1,064.58	\$1,064.58	\$968.68	\$968.68	\$1,038.60	\$1,038.60	\$926.77	\$926.77	\$993.64	\$993.64
58	\$1,113.07	\$1,113.07	\$1,012.80	\$1,012.80	\$1,085.91	\$1,085.91	\$968.98	\$968.98	\$1,038.90	\$1,038.90
59	\$1,137.09	\$1,137.09	\$1,034.67	\$1,034.67	\$1,109.35	\$1,109.35	\$989.89	\$989.89	\$1,061.32	\$1,061.32
60	\$1,185.58	\$1,185.58	\$1,078.79	\$1,078.79	\$1,156.65	\$1,156.65	\$1,032.11	\$1,032.11	\$1,106.58	\$1,106.58
61	\$1,227.52	\$1,227.52	\$1,116.95	\$1,116.95	\$1,197.57	\$1,197.57	\$1,068.61	\$1,068.61	\$1,145.72	\$1,145.72
62	\$1,255.04	\$1,255.04	\$1,141.99	\$1,141.99	\$1,224.42	\$1,224.42	\$1,092.57	\$1,092.57	\$1,171.41	\$1,171.41
63	\$1,289.55	\$1,289.55	\$1,173.39	\$1,173.39	\$1,258.08	\$1,258.08	\$1,122.62	\$1,122.62	\$1,203.62	\$1,203.62
64+	\$1,310.52	\$1,310.52	\$1,192.47	\$1,192.47	\$1,278.54	\$1,278.54	\$1,140.87	\$1,140.87	\$1,223.19	\$1,223.19

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010015		79279PA0010015		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$1,400		\$2,500		\$2,500		\$1,000	
Coinsurance =>	100%		100%		100%		100%		80%	
Copays =>	\$45		\$45		\$45		\$45		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$294.77	\$294.77	\$316.04	\$316.04	\$284.71	\$284.71	\$305.26	\$305.26	\$282.02	\$282.02
15	\$320.97	\$320.97	\$344.14	\$344.14	\$310.02	\$310.02	\$332.39	\$332.39	\$307.09	\$307.09
16	\$330.99	\$330.99	\$354.88	\$354.88	\$319.69	\$319.69	\$342.77	\$342.77	\$316.68	\$316.68
17	\$341.01	\$341.01	\$365.62	\$365.62	\$329.37	\$329.37	\$353.14	\$353.14	\$326.26	\$326.26
18	\$351.80	\$351.80	\$377.19	\$377.19	\$339.79	\$339.79	\$364.31	\$364.31	\$336.59	\$336.59
19	\$362.59	\$362.59	\$388.76	\$388.76	\$350.21	\$350.21	\$375.49	\$375.49	\$346.91	\$346.91
20	\$373.76	\$373.76	\$400.74	\$400.74	\$361.00	\$361.00	\$387.06	\$387.06	\$357.60	\$357.60
21	\$385.32	\$385.32	\$413.13	\$413.13	\$372.17	\$372.17	\$399.03	\$399.03	\$368.66	\$368.66
22	\$385.32	\$385.32	\$413.13	\$413.13	\$372.17	\$372.17	\$399.03	\$399.03	\$368.66	\$368.66
23	\$385.32	\$385.32	\$413.13	\$413.13	\$372.17	\$372.17	\$399.03	\$399.03	\$368.66	\$368.66
24	\$385.32	\$385.32	\$413.13	\$413.13	\$372.17	\$372.17	\$399.03	\$399.03	\$368.66	\$368.66
25	\$386.86	\$386.86	\$414.78	\$414.78	\$373.66	\$373.66	\$400.63	\$400.63	\$370.13	\$370.13
26	\$394.57	\$394.57	\$423.05	\$423.05	\$381.10	\$381.10	\$408.61	\$408.61	\$377.51	\$377.51
27	\$403.82	\$403.82	\$432.96	\$432.96	\$390.03	\$390.03	\$418.18	\$418.18	\$386.36	\$386.36
28	\$418.84	\$418.84	\$449.07	\$449.07	\$404.55	\$404.55	\$433.75	\$433.75	\$400.73	\$400.73
29	\$431.17	\$431.17	\$462.29	\$462.29	\$416.46	\$416.46	\$446.51	\$446.51	\$412.53	\$412.53
30	\$437.34	\$437.34	\$468.90	\$468.90	\$422.41	\$422.41	\$452.90	\$452.90	\$418.43	\$418.43
31	\$446.59	\$446.59	\$478.82	\$478.82	\$431.35	\$431.35	\$462.48	\$462.48	\$427.28	\$427.28
32	\$455.83	\$455.83	\$488.73	\$488.73	\$440.28	\$440.28	\$472.05	\$472.05	\$436.12	\$436.12
33	\$461.61	\$461.61	\$494.93	\$494.93	\$445.86	\$445.86	\$478.04	\$478.04	\$441.65	\$441.65
34	\$467.78	\$467.78	\$501.54	\$501.54	\$451.81	\$451.81	\$484.42	\$484.42	\$447.55	\$447.55
35	\$470.86	\$470.86	\$504.84	\$504.84	\$454.79	\$454.79	\$487.61	\$487.61	\$450.50	\$450.50
36	\$473.94	\$473.94	\$508.15	\$508.15	\$457.77	\$457.77	\$490.81	\$490.81	\$453.45	\$453.45
37	\$477.03	\$477.03	\$511.45	\$511.45	\$460.75	\$460.75	\$494.00	\$494.00	\$456.40	\$456.40
38	\$480.11	\$480.11	\$514.76	\$514.76	\$463.72	\$463.72	\$497.19	\$497.19	\$459.35	\$459.35
39	\$486.27	\$486.27	\$521.37	\$521.37	\$469.68	\$469.68	\$503.58	\$503.58	\$465.25	\$465.25
40	\$492.44	\$492.44	\$527.98	\$527.98	\$475.63	\$475.63	\$509.96	\$509.96	\$471.15	\$471.15
41	\$501.69	\$501.69	\$537.90	\$537.90	\$484.57	\$484.57	\$519.54	\$519.54	\$480.00	\$480.00
42	\$510.55	\$510.55	\$547.40	\$547.40	\$493.13	\$493.13	\$528.71	\$528.71	\$488.47	\$488.47
43	\$522.88	\$522.88	\$560.62	\$560.62	\$505.03	\$505.03	\$541.48	\$541.48	\$500.27	\$500.27
44	\$538.29	\$538.29	\$577.14	\$577.14	\$519.92	\$519.92	\$557.44	\$557.44	\$515.02	\$515.02
45	\$556.40	\$556.40	\$596.56	\$596.56	\$537.41	\$537.41	\$576.20	\$576.20	\$532.35	\$532.35
46	\$577.98	\$577.98	\$619.70	\$619.70	\$558.26	\$558.26	\$598.55	\$598.55	\$552.99	\$552.99
47	\$602.26	\$602.26	\$645.72	\$645.72	\$581.70	\$581.70	\$623.68	\$623.68	\$576.22	\$576.22
48	\$630.00	\$630.00	\$675.47	\$675.47	\$608.50	\$608.50	\$652.41	\$652.41	\$602.76	\$602.76
49	\$657.36	\$657.36	\$704.80	\$704.80	\$634.92	\$634.92	\$680.75	\$680.75	\$628.93	\$628.93
50	\$688.18	\$688.18	\$737.85	\$737.85	\$664.70	\$664.70	\$712.67	\$712.67	\$658.43	\$658.43
51	\$718.62	\$718.62	\$770.49	\$770.49	\$694.10	\$694.10	\$744.19	\$744.19	\$687.55	\$687.55
52	\$752.14	\$752.14	\$806.43	\$806.43	\$726.48	\$726.48	\$778.91	\$778.91	\$719.62	\$719.62
53	\$786.05	\$786.05	\$842.79	\$842.79	\$759.23	\$759.23	\$814.02	\$814.02	\$752.07	\$752.07
54	\$822.66	\$822.66	\$882.03	\$882.03	\$794.58	\$794.58	\$851.93	\$851.93	\$787.09	\$787.09
55	\$859.26	\$859.26	\$921.28	\$921.28	\$829.94	\$829.94	\$889.84	\$889.84	\$822.11	\$822.11
56	\$898.95	\$898.95	\$963.83	\$963.83	\$868.27	\$868.27	\$930.94	\$930.94	\$860.08	\$860.08
57	\$939.02	\$939.02	\$1,006.80	\$1,006.80	\$906.98	\$906.98	\$972.44	\$972.44	\$898.42	\$898.42
58	\$981.80	\$981.80	\$1,052.66	\$1,052.66	\$948.29	\$948.29	\$1,016.73	\$1,016.73	\$939.35	\$939.35
59	\$1,002.99	\$1,002.99	\$1,075.38	\$1,075.38	\$968.76	\$968.76	\$1,038.68	\$1,038.68	\$959.62	\$959.62
60	\$1,045.76	\$1,045.76	\$1,121.23	\$1,121.23	\$1,010.07	\$1,010.07	\$1,082.97	\$1,082.97	\$1,000.54	\$1,000.54
61	\$1,082.75	\$1,082.75	\$1,160.90	\$1,160.90	\$1,045.80	\$1,045.80	\$1,121.27	\$1,121.27	\$1,035.93	\$1,035.93
62	\$1,107.02	\$1,107.02	\$1,186.92	\$1,186.92	\$1,069.24	\$1,069.24	\$1,146.41	\$1,146.41	\$1,059.16	\$1,059.16
63	\$1,137.46	\$1,137.46	\$1,219.56	\$1,219.56	\$1,098.65	\$1,098.65	\$1,177.94	\$1,177.94	\$1,088.28	\$1,088.28
64+	\$1,155.96	\$1,155.96	\$1,239.39	\$1,239.39	\$1,116.51	\$1,116.51	\$1,197.09	\$1,197.09	\$1,105.98	\$1,105.98

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0020005		79279PA0020007		79279PA0020007		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/HDHP-6	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$2,000		\$2,000		\$1,500	
Coinurance =>	80%		90%		90%		100%	
Copays =>	\$60		\$45		\$45		\$20	
OOP Maximum =>	\$6,900		\$7,900		\$7,900		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$302.38	\$302.38	\$281.45	\$281.45	\$301.75	\$301.75	\$297.06	\$297.06
15	\$329.26	\$329.26	\$306.47	\$306.47	\$328.58	\$328.58	\$323.46	\$323.46
16	\$339.54	\$339.54	\$316.03	\$316.03	\$338.83	\$338.83	\$333.56	\$333.56
17	\$349.81	\$349.81	\$325.60	\$325.60	\$349.09	\$349.09	\$343.65	\$343.65
18	\$360.88	\$360.88	\$335.90	\$335.90	\$360.13	\$360.13	\$354.53	\$354.53
19	\$371.95	\$371.95	\$346.20	\$346.20	\$371.18	\$371.18	\$365.40	\$365.40
20	\$383.41	\$383.41	\$356.87	\$356.87	\$382.62	\$382.62	\$376.66	\$376.66
21	\$395.27	\$395.27	\$367.91	\$367.91	\$394.45	\$394.45	\$388.31	\$388.31
22	\$395.27	\$395.27	\$367.91	\$367.91	\$394.45	\$394.45	\$388.31	\$388.31
23	\$395.27	\$395.27	\$367.91	\$367.91	\$394.45	\$394.45	\$388.31	\$388.31
24	\$395.27	\$395.27	\$367.91	\$367.91	\$394.45	\$394.45	\$388.31	\$388.31
25	\$396.85	\$396.85	\$369.38	\$369.38	\$396.03	\$396.03	\$389.86	\$389.86
26	\$404.76	\$404.76	\$376.74	\$376.74	\$403.92	\$403.92	\$397.63	\$397.63
27	\$414.24	\$414.24	\$385.57	\$385.57	\$413.38	\$413.38	\$406.95	\$406.95
28	\$429.66	\$429.66	\$399.92	\$399.92	\$428.77	\$428.77	\$422.09	\$422.09
29	\$442.31	\$442.31	\$411.69	\$411.69	\$441.39	\$441.39	\$434.52	\$434.52
30	\$448.63	\$448.63	\$417.58	\$417.58	\$447.70	\$447.70	\$440.73	\$440.73
31	\$458.12	\$458.12	\$426.41	\$426.41	\$457.17	\$457.17	\$450.05	\$450.05
32	\$467.60	\$467.60	\$435.24	\$435.24	\$466.63	\$466.63	\$459.37	\$459.37
33	\$473.53	\$473.53	\$440.76	\$440.76	\$472.55	\$472.55	\$465.20	\$465.20
34	\$479.86	\$479.86	\$446.64	\$446.64	\$478.86	\$478.86	\$471.41	\$471.41
35	\$483.02	\$483.02	\$449.59	\$449.59	\$482.02	\$482.02	\$474.51	\$474.51
36	\$486.18	\$486.18	\$452.53	\$452.53	\$485.17	\$485.17	\$477.62	\$477.62
37	\$489.34	\$489.34	\$455.47	\$455.47	\$488.33	\$488.33	\$480.73	\$480.73
38	\$492.51	\$492.51	\$458.42	\$458.42	\$491.48	\$491.48	\$483.83	\$483.83
39	\$498.83	\$498.83	\$464.30	\$464.30	\$497.80	\$497.80	\$490.05	\$490.05
40	\$505.16	\$505.16	\$470.19	\$470.19	\$504.11	\$504.11	\$496.26	\$496.26
41	\$514.64	\$514.64	\$479.02	\$479.02	\$513.57	\$513.57	\$505.58	\$505.58
42	\$523.73	\$523.73	\$487.48	\$487.48	\$522.65	\$522.65	\$514.51	\$514.51
43	\$536.38	\$536.38	\$499.25	\$499.25	\$535.27	\$535.27	\$526.94	\$526.94
44	\$552.19	\$552.19	\$513.97	\$513.97	\$551.05	\$551.05	\$542.47	\$542.47
45	\$570.77	\$570.77	\$531.26	\$531.26	\$569.59	\$569.59	\$560.72	\$560.72
46	\$592.91	\$592.91	\$551.87	\$551.87	\$591.68	\$591.68	\$582.47	\$582.47
47	\$617.81	\$617.81	\$575.04	\$575.04	\$616.53	\$616.53	\$606.93	\$606.93
48	\$646.27	\$646.27	\$601.53	\$601.53	\$644.93	\$644.93	\$634.89	\$634.89
49	\$674.33	\$674.33	\$627.65	\$627.65	\$672.93	\$672.93	\$662.46	\$662.46
50	\$705.95	\$705.95	\$657.09	\$657.09	\$704.49	\$704.49	\$693.52	\$693.52
51	\$737.18	\$737.18	\$686.15	\$686.15	\$735.65	\$735.65	\$724.20	\$724.20
52	\$771.57	\$771.57	\$718.16	\$718.16	\$769.97	\$769.97	\$757.98	\$757.98
53	\$806.35	\$806.35	\$750.54	\$750.54	\$804.68	\$804.68	\$792.15	\$792.15
54	\$843.90	\$843.90	\$785.49	\$785.49	\$842.15	\$842.15	\$829.04	\$829.04
55	\$881.45	\$881.45	\$820.44	\$820.44	\$879.62	\$879.62	\$865.93	\$865.93
56	\$922.16	\$922.16	\$858.33	\$858.33	\$920.25	\$920.25	\$905.93	\$905.93
57	\$963.27	\$963.27	\$896.60	\$896.60	\$961.27	\$961.27	\$946.31	\$946.31
58	\$1,007.15	\$1,007.15	\$937.43	\$937.43	\$1,005.06	\$1,005.06	\$989.41	\$989.41
59	\$1,028.89	\$1,028.89	\$957.67	\$957.67	\$1,026.75	\$1,026.75	\$1,010.77	\$1,010.77
60	\$1,072.76	\$1,072.76	\$998.51	\$998.51	\$1,070.54	\$1,070.54	\$1,053.87	\$1,053.87
61	\$1,110.71	\$1,110.71	\$1,033.83	\$1,033.83	\$1,108.40	\$1,108.40	\$1,091.15	\$1,091.15
62	\$1,135.61	\$1,135.61	\$1,057.01	\$1,057.01	\$1,133.25	\$1,133.25	\$1,115.61	\$1,115.61
63	\$1,166.84	\$1,166.84	\$1,086.07	\$1,086.07	\$1,164.42	\$1,164.42	\$1,146.29	\$1,146.29
64+	\$1,185.81	\$1,185.81	\$1,103.73	\$1,103.73	\$1,183.35	\$1,183.35	\$1,164.93	\$1,164.93

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0060001		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$4000	
Form # =>	HCA/HDHP-6		HCA/HDHP-6		HCA/HDHP-6	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C	
Metal =>	Gold		Silver		Silver	
Deductible =>	\$1,500		\$4,100		\$4,100	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		100%		100%	
OOP Maximum =>	\$3,000		\$4,100		\$4,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$318.49	\$318.49	\$255.49	\$255.49	\$273.93	\$273.93
15	\$346.80	\$346.80	\$278.21	\$278.21	\$298.28	\$298.28
16	\$357.63	\$357.63	\$286.89	\$286.89	\$307.59	\$307.59
17	\$368.45	\$368.45	\$295.57	\$295.57	\$316.90	\$316.90
18	\$380.11	\$380.11	\$304.92	\$304.92	\$326.93	\$326.93
19	\$391.77	\$391.77	\$314.28	\$314.28	\$336.95	\$336.95
20	\$403.84	\$403.84	\$323.96	\$323.96	\$347.34	\$347.34
21	\$416.33	\$416.33	\$333.98	\$333.98	\$358.08	\$358.08
22	\$416.33	\$416.33	\$333.98	\$333.98	\$358.08	\$358.08
23	\$416.33	\$416.33	\$333.98	\$333.98	\$358.08	\$358.08
24	\$416.33	\$416.33	\$333.98	\$333.98	\$358.08	\$358.08
25	\$418.00	\$418.00	\$335.32	\$335.32	\$359.51	\$359.51
26	\$426.32	\$426.32	\$342.00	\$342.00	\$366.67	\$366.67
27	\$436.31	\$436.31	\$350.01	\$350.01	\$375.27	\$375.27
28	\$452.55	\$452.55	\$363.04	\$363.04	\$389.23	\$389.23
29	\$465.87	\$465.87	\$373.72	\$373.72	\$400.69	\$400.69
30	\$472.53	\$472.53	\$379.07	\$379.07	\$406.42	\$406.42
31	\$482.53	\$482.53	\$387.08	\$387.08	\$415.01	\$415.01
32	\$492.52	\$492.52	\$395.10	\$395.10	\$423.61	\$423.61
33	\$498.76	\$498.76	\$400.11	\$400.11	\$428.98	\$428.98
34	\$505.42	\$505.42	\$405.45	\$405.45	\$434.71	\$434.71
35	\$508.76	\$508.76	\$408.12	\$408.12	\$437.57	\$437.57
36	\$512.09	\$512.09	\$410.80	\$410.80	\$440.44	\$440.44
37	\$515.42	\$515.42	\$413.47	\$413.47	\$443.30	\$443.30
38	\$518.75	\$518.75	\$416.14	\$416.14	\$446.17	\$446.17
39	\$525.41	\$525.41	\$421.48	\$421.48	\$451.90	\$451.90
40	\$532.07	\$532.07	\$426.83	\$426.83	\$457.63	\$457.63
41	\$542.06	\$542.06	\$434.84	\$434.84	\$466.22	\$466.22
42	\$551.64	\$551.64	\$442.52	\$442.52	\$474.46	\$474.46
43	\$564.96	\$564.96	\$453.21	\$453.21	\$485.91	\$485.91
44	\$581.61	\$581.61	\$466.57	\$466.57	\$500.24	\$500.24
45	\$601.18	\$601.18	\$482.27	\$482.27	\$517.07	\$517.07
46	\$624.50	\$624.50	\$500.97	\$500.97	\$537.12	\$537.12
47	\$650.72	\$650.72	\$522.01	\$522.01	\$559.68	\$559.68
48	\$680.70	\$680.70	\$546.06	\$546.06	\$585.46	\$585.46
49	\$710.26	\$710.26	\$569.77	\$569.77	\$610.88	\$610.88
50	\$743.57	\$743.57	\$596.49	\$596.49	\$639.53	\$639.53
51	\$776.46	\$776.46	\$622.87	\$622.87	\$667.82	\$667.82
52	\$812.68	\$812.68	\$651.93	\$651.93	\$698.97	\$698.97
53	\$849.31	\$849.31	\$681.32	\$681.32	\$730.48	\$730.48
54	\$888.86	\$888.86	\$713.05	\$713.05	\$764.50	\$764.50
55	\$928.42	\$928.42	\$744.78	\$744.78	\$798.52	\$798.52
56	\$971.30	\$971.30	\$779.18	\$779.18	\$835.40	\$835.40
57	\$1,014.60	\$1,014.60	\$813.91	\$813.91	\$872.64	\$872.64
58	\$1,060.81	\$1,060.81	\$850.98	\$850.98	\$912.39	\$912.39
59	\$1,083.71	\$1,083.71	\$869.35	\$869.35	\$932.08	\$932.08
60	\$1,129.92	\$1,129.92	\$906.42	\$906.42	\$971.83	\$971.83
61	\$1,169.89	\$1,169.89	\$938.48	\$938.48	\$1,006.20	\$1,006.20
62	\$1,196.12	\$1,196.12	\$959.52	\$959.52	\$1,028.76	\$1,028.76
63	\$1,229.01	\$1,229.01	\$985.91	\$985.91	\$1,057.05	\$1,057.05
64+	\$1,248.99	\$1,248.99	\$1,001.94	\$1,001.94	\$1,074.24	\$1,074.24

Company Name: **Highmark Coverage Advantage (HCA)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **April 1, 2020**

Ending date of Rates: **June 30, 2020**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$20		\$20		\$45		\$45		\$30	
OOP Maximum =>	\$4,000		\$4,000		\$8,150		\$8,150		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$368.65	\$368.65	\$395.24	\$395.24	\$325.66	\$325.66	\$349.16	\$349.16	\$318.11	\$318.11
15	\$401.41	\$401.41	\$430.38	\$430.38	\$354.61	\$354.61	\$380.20	\$380.20	\$346.39	\$346.39
16	\$413.94	\$413.94	\$443.81	\$443.81	\$365.68	\$365.68	\$392.06	\$392.06	\$357.20	\$357.20
17	\$426.47	\$426.47	\$457.24	\$457.24	\$376.74	\$376.74	\$403.93	\$403.93	\$368.01	\$368.01
18	\$439.97	\$439.97	\$471.71	\$471.71	\$388.66	\$388.66	\$416.71	\$416.71	\$379.65	\$379.65
19	\$453.46	\$453.46	\$486.18	\$486.18	\$400.58	\$400.58	\$429.49	\$429.49	\$391.30	\$391.30
20	\$467.43	\$467.43	\$501.16	\$501.16	\$412.93	\$412.93	\$442.73	\$442.73	\$403.36	\$403.36
21	\$481.89	\$481.89	\$516.66	\$516.66	\$425.70	\$425.70	\$456.42	\$456.42	\$415.83	\$415.83
22	\$481.89	\$481.89	\$516.66	\$516.66	\$425.70	\$425.70	\$456.42	\$456.42	\$415.83	\$415.83
23	\$481.89	\$481.89	\$516.66	\$516.66	\$425.70	\$425.70	\$456.42	\$456.42	\$415.83	\$415.83
24	\$481.89	\$481.89	\$516.66	\$516.66	\$425.70	\$425.70	\$456.42	\$456.42	\$415.83	\$415.83
25	\$483.82	\$483.82	\$518.73	\$518.73	\$427.40	\$427.40	\$458.25	\$458.25	\$417.49	\$417.49
26	\$493.46	\$493.46	\$529.06	\$529.06	\$435.92	\$435.92	\$467.37	\$467.37	\$425.81	\$425.81
27	\$505.02	\$505.02	\$541.46	\$541.46	\$446.13	\$446.13	\$478.33	\$478.33	\$435.79	\$435.79
28	\$523.81	\$523.81	\$561.61	\$561.61	\$462.74	\$462.74	\$496.13	\$496.13	\$452.01	\$452.01
29	\$539.23	\$539.23	\$578.14	\$578.14	\$476.36	\$476.36	\$510.73	\$510.73	\$465.31	\$465.31
30	\$546.95	\$546.95	\$586.41	\$586.41	\$483.17	\$483.17	\$518.04	\$518.04	\$471.97	\$471.97
31	\$558.51	\$558.51	\$598.81	\$598.81	\$493.39	\$493.39	\$528.99	\$528.99	\$481.95	\$481.95
32	\$570.08	\$570.08	\$611.21	\$611.21	\$503.60	\$503.60	\$539.94	\$539.94	\$491.93	\$491.93
33	\$577.30	\$577.30	\$618.96	\$618.96	\$509.99	\$509.99	\$546.79	\$546.79	\$498.16	\$498.16
34	\$585.01	\$585.01	\$627.23	\$627.23	\$516.80	\$516.80	\$554.09	\$554.09	\$504.82	\$504.82
35	\$588.87	\$588.87	\$631.36	\$631.36	\$520.21	\$520.21	\$557.75	\$557.75	\$508.14	\$508.14
36	\$592.72	\$592.72	\$635.49	\$635.49	\$523.61	\$523.61	\$561.40	\$561.40	\$511.47	\$511.47
37	\$596.58	\$596.58	\$639.63	\$639.63	\$527.02	\$527.02	\$565.05	\$565.05	\$514.80	\$514.80
38	\$600.43	\$600.43	\$643.76	\$643.76	\$530.42	\$530.42	\$568.70	\$568.70	\$518.12	\$518.12
39	\$608.15	\$608.15	\$652.02	\$652.02	\$537.23	\$537.23	\$576.00	\$576.00	\$524.78	\$524.78
40	\$615.86	\$615.86	\$660.29	\$660.29	\$544.04	\$544.04	\$583.30	\$583.30	\$531.43	\$531.43
41	\$627.42	\$627.42	\$672.69	\$672.69	\$554.26	\$554.26	\$594.26	\$594.26	\$541.41	\$541.41
42	\$638.50	\$638.50	\$684.57	\$684.57	\$564.05	\$564.05	\$604.76	\$604.76	\$550.97	\$550.97
43	\$653.92	\$653.92	\$701.11	\$701.11	\$577.67	\$577.67	\$619.36	\$619.36	\$564.28	\$564.28
44	\$673.20	\$673.20	\$721.77	\$721.77	\$594.70	\$594.70	\$637.62	\$637.62	\$580.91	\$580.91
45	\$695.85	\$695.85	\$746.06	\$746.06	\$614.71	\$614.71	\$659.07	\$659.07	\$600.46	\$600.46
46	\$722.84	\$722.84	\$774.99	\$774.99	\$638.55	\$638.55	\$684.63	\$684.63	\$623.75	\$623.75
47	\$753.19	\$753.19	\$807.54	\$807.54	\$665.37	\$665.37	\$713.38	\$713.38	\$649.94	\$649.94
48	\$787.89	\$787.89	\$844.74	\$844.74	\$696.02	\$696.02	\$746.25	\$746.25	\$679.88	\$679.88
49	\$822.10	\$822.10	\$881.42	\$881.42	\$726.24	\$726.24	\$778.65	\$778.65	\$709.41	\$709.41
50	\$860.66	\$860.66	\$922.75	\$922.75	\$760.30	\$760.30	\$815.17	\$815.17	\$742.67	\$742.67
51	\$898.72	\$898.72	\$963.57	\$963.57	\$793.93	\$793.93	\$851.22	\$851.22	\$775.52	\$775.52
52	\$940.65	\$940.65	\$1,008.52	\$1,008.52	\$830.97	\$830.97	\$890.93	\$890.93	\$811.70	\$811.70
53	\$983.06	\$983.06	\$1,053.99	\$1,053.99	\$868.43	\$868.43	\$931.10	\$931.10	\$848.29	\$848.29
54	\$1,028.84	\$1,028.84	\$1,103.07	\$1,103.07	\$908.87	\$908.87	\$974.46	\$974.46	\$887.80	\$887.80
55	\$1,074.61	\$1,074.61	\$1,152.15	\$1,152.15	\$949.31	\$949.31	\$1,017.82	\$1,017.82	\$927.30	\$927.30
56	\$1,124.25	\$1,124.25	\$1,205.37	\$1,205.37	\$993.16	\$993.16	\$1,064.83	\$1,064.83	\$970.13	\$970.13
57	\$1,174.37	\$1,174.37	\$1,259.10	\$1,259.10	\$1,037.43	\$1,037.43	\$1,112.30	\$1,112.30	\$1,013.38	\$1,013.38
58	\$1,227.86	\$1,227.86	\$1,316.45	\$1,316.45	\$1,084.68	\$1,084.68	\$1,162.96	\$1,162.96	\$1,059.53	\$1,059.53
59	\$1,254.36	\$1,254.36	\$1,344.87	\$1,344.87	\$1,108.10	\$1,108.10	\$1,188.06	\$1,188.06	\$1,082.41	\$1,082.41
60	\$1,307.85	\$1,307.85	\$1,402.22	\$1,402.22	\$1,155.35	\$1,155.35	\$1,238.72	\$1,238.72	\$1,128.56	\$1,128.56
61	\$1,354.11	\$1,354.11	\$1,451.81	\$1,451.81	\$1,196.22	\$1,196.22	\$1,282.54	\$1,282.54	\$1,168.48	\$1,168.48
62	\$1,384.47	\$1,384.47	\$1,484.36	\$1,484.36	\$1,223.04	\$1,223.04	\$1,311.29	\$1,311.29	\$1,194.68	\$1,194.68
63	\$1,422.54	\$1,422.54	\$1,525.18	\$1,525.18	\$1,256.67	\$1,256.67	\$1,347.35	\$1,347.35	\$1,227.53	\$1,227.53
64+	\$1,445.67	\$1,445.67	\$1,549.98	\$1,549.98	\$1,277.10	\$1,277.10	\$1,369.26	\$1,369.26	\$1,247.49	\$1,247.49

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010005		79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$30		\$30		\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$341.07	\$341.07	\$310.35	\$310.35	\$332.74	\$332.74	\$296.92	\$296.92	\$318.35	\$318.35
15	\$371.38	\$371.38	\$337.93	\$337.93	\$362.32	\$362.32	\$323.31	\$323.31	\$346.64	\$346.64
16	\$382.98	\$382.98	\$348.48	\$348.48	\$373.63	\$373.63	\$333.40	\$333.40	\$357.46	\$357.46
17	\$394.57	\$394.57	\$359.03	\$359.03	\$384.94	\$384.94	\$343.50	\$343.50	\$368.28	\$368.28
18	\$407.05	\$407.05	\$370.39	\$370.39	\$397.12	\$397.12	\$354.36	\$354.36	\$379.94	\$379.94
19	\$419.54	\$419.54	\$381.74	\$381.74	\$409.30	\$409.30	\$365.23	\$365.23	\$391.59	\$391.59
20	\$432.46	\$432.46	\$393.51	\$393.51	\$421.91	\$421.91	\$376.49	\$376.49	\$403.66	\$403.66
21	\$445.84	\$445.84	\$405.68	\$405.68	\$434.96	\$434.96	\$388.13	\$388.13	\$416.14	\$416.14
22	\$445.84	\$445.84	\$405.68	\$405.68	\$434.96	\$434.96	\$388.13	\$388.13	\$416.14	\$416.14
23	\$445.84	\$445.84	\$405.68	\$405.68	\$434.96	\$434.96	\$388.13	\$388.13	\$416.14	\$416.14
24	\$445.84	\$445.84	\$405.68	\$405.68	\$434.96	\$434.96	\$388.13	\$388.13	\$416.14	\$416.14
25	\$447.62	\$447.62	\$407.30	\$407.30	\$436.70	\$436.70	\$389.68	\$389.68	\$417.80	\$417.80
26	\$456.54	\$456.54	\$415.42	\$415.42	\$445.40	\$445.40	\$397.45	\$397.45	\$426.13	\$426.13
27	\$467.24	\$467.24	\$425.15	\$425.15	\$455.84	\$455.84	\$406.76	\$406.76	\$436.11	\$436.11
28	\$484.63	\$484.63	\$440.97	\$440.97	\$472.80	\$472.80	\$421.90	\$421.90	\$452.34	\$452.34
29	\$498.89	\$498.89	\$453.96	\$453.96	\$486.72	\$486.72	\$434.32	\$434.32	\$465.66	\$465.66
30	\$506.03	\$506.03	\$460.45	\$460.45	\$493.68	\$493.68	\$440.53	\$440.53	\$472.32	\$472.32
31	\$516.73	\$516.73	\$470.18	\$470.18	\$504.12	\$504.12	\$449.84	\$449.84	\$482.31	\$482.31
32	\$527.43	\$527.43	\$479.92	\$479.92	\$514.56	\$514.56	\$459.16	\$459.16	\$492.29	\$492.29
33	\$534.12	\$534.12	\$486.00	\$486.00	\$521.08	\$521.08	\$464.98	\$464.98	\$498.54	\$498.54
34	\$541.25	\$541.25	\$492.50	\$492.50	\$528.04	\$528.04	\$471.19	\$471.19	\$505.19	\$505.19
35	\$544.82	\$544.82	\$495.74	\$495.74	\$531.52	\$531.52	\$474.29	\$474.29	\$508.52	\$508.52
36	\$548.38	\$548.38	\$498.99	\$498.99	\$535.00	\$535.00	\$477.40	\$477.40	\$511.85	\$511.85
37	\$551.95	\$551.95	\$502.23	\$502.23	\$538.48	\$538.48	\$480.50	\$480.50	\$515.18	\$515.18
38	\$555.52	\$555.52	\$505.48	\$505.48	\$541.96	\$541.96	\$483.61	\$483.61	\$518.51	\$518.51
39	\$562.65	\$562.65	\$511.97	\$511.97	\$548.92	\$548.92	\$489.82	\$489.82	\$525.17	\$525.17
40	\$569.78	\$569.78	\$518.46	\$518.46	\$555.88	\$555.88	\$496.03	\$496.03	\$531.83	\$531.83
41	\$580.48	\$580.48	\$528.20	\$528.20	\$566.32	\$566.32	\$505.35	\$505.35	\$541.81	\$541.81
42	\$590.74	\$590.74	\$537.53	\$537.53	\$576.32	\$576.32	\$514.27	\$514.27	\$551.39	\$551.39
43	\$605.00	\$605.00	\$550.51	\$550.51	\$590.24	\$590.24	\$526.69	\$526.69	\$564.70	\$564.70
44	\$622.84	\$622.84	\$566.73	\$566.73	\$607.64	\$607.64	\$542.22	\$542.22	\$581.35	\$581.35
45	\$643.79	\$643.79	\$585.80	\$585.80	\$628.08	\$628.08	\$560.46	\$560.46	\$600.91	\$600.91
46	\$668.76	\$668.76	\$608.52	\$608.52	\$652.44	\$652.44	\$582.20	\$582.20	\$624.21	\$624.21
47	\$696.85	\$696.85	\$634.08	\$634.08	\$679.84	\$679.84	\$606.65	\$606.65	\$650.43	\$650.43
48	\$728.95	\$728.95	\$663.29	\$663.29	\$711.16	\$711.16	\$634.59	\$634.59	\$680.39	\$680.39
49	\$760.60	\$760.60	\$692.09	\$692.09	\$742.04	\$742.04	\$662.15	\$662.15	\$709.93	\$709.93
50	\$796.27	\$796.27	\$724.54	\$724.54	\$776.84	\$776.84	\$693.20	\$693.20	\$743.23	\$743.23
51	\$831.49	\$831.49	\$756.59	\$756.59	\$811.20	\$811.20	\$723.86	\$723.86	\$776.10	\$776.10
52	\$870.28	\$870.28	\$791.89	\$791.89	\$849.04	\$849.04	\$757.63	\$757.63	\$812.31	\$812.31
53	\$909.51	\$909.51	\$827.59	\$827.59	\$887.32	\$887.32	\$791.79	\$791.79	\$848.93	\$848.93
54	\$951.87	\$951.87	\$866.13	\$866.13	\$928.64	\$928.64	\$828.66	\$828.66	\$888.46	\$888.46
55	\$994.22	\$994.22	\$904.67	\$904.67	\$969.96	\$969.96	\$865.53	\$865.53	\$927.99	\$927.99
56	\$1,040.14	\$1,040.14	\$946.45	\$946.45	\$1,014.76	\$1,014.76	\$905.51	\$905.51	\$970.85	\$970.85
57	\$1,086.51	\$1,086.51	\$988.64	\$988.64	\$1,060.00	\$1,060.00	\$945.87	\$945.87	\$1,014.13	\$1,014.13
58	\$1,136.00	\$1,136.00	\$1,033.67	\$1,033.67	\$1,108.28	\$1,108.28	\$988.96	\$988.96	\$1,060.32	\$1,060.32
59	\$1,160.52	\$1,160.52	\$1,055.99	\$1,055.99	\$1,132.20	\$1,132.20	\$1,010.30	\$1,010.30	\$1,083.21	\$1,083.21
60	\$1,210.01	\$1,210.01	\$1,101.02	\$1,101.02	\$1,180.48	\$1,180.48	\$1,053.38	\$1,053.38	\$1,129.40	\$1,129.40
61	\$1,252.81	\$1,252.81	\$1,139.96	\$1,139.96	\$1,222.24	\$1,222.24	\$1,090.65	\$1,090.65	\$1,169.35	\$1,169.35
62	\$1,280.90	\$1,280.90	\$1,165.52	\$1,165.52	\$1,249.64	\$1,249.64	\$1,115.10	\$1,115.10	\$1,195.57	\$1,195.57
63	\$1,316.12	\$1,316.12	\$1,197.57	\$1,197.57	\$1,284.00	\$1,284.00	\$1,145.76	\$1,145.76	\$1,228.45	\$1,228.45
64+	\$1,337.52	\$1,337.52	\$1,217.04	\$1,217.04	\$1,304.88	\$1,304.88	\$1,164.39	\$1,164.39	\$1,248.42	\$1,248.42

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010015		79279PA0010015		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$1,400		\$2,500		\$2,500		\$1,000	
Coinurance =>	100%		100%		100%		100%		80%	
Copays =>	\$45		\$45		\$45		\$45		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$300.84	\$300.84	\$322.55	\$322.55	\$290.58	\$290.58	\$311.55	\$311.55	\$287.84	\$287.84
15	\$327.59	\$327.59	\$351.23	\$351.23	\$316.41	\$316.41	\$339.24	\$339.24	\$313.42	\$313.42
16	\$337.81	\$337.81	\$362.19	\$362.19	\$326.28	\$326.28	\$349.83	\$349.83	\$323.21	\$323.21
17	\$348.04	\$348.04	\$373.15	\$373.15	\$336.16	\$336.16	\$360.42	\$360.42	\$332.99	\$332.99
18	\$359.05	\$359.05	\$384.96	\$384.96	\$346.79	\$346.79	\$371.82	\$371.82	\$343.53	\$343.53
19	\$370.06	\$370.06	\$396.76	\$396.76	\$357.43	\$357.43	\$383.22	\$383.22	\$354.06	\$354.06
20	\$381.46	\$381.46	\$408.99	\$408.99	\$368.44	\$368.44	\$395.03	\$395.03	\$364.97	\$364.97
21	\$393.26	\$393.26	\$421.64	\$421.64	\$379.84	\$379.84	\$407.25	\$407.25	\$376.26	\$376.26
22	\$393.26	\$393.26	\$421.64	\$421.64	\$379.84	\$379.84	\$407.25	\$407.25	\$376.26	\$376.26
23	\$393.26	\$393.26	\$421.64	\$421.64	\$379.84	\$379.84	\$407.25	\$407.25	\$376.26	\$376.26
24	\$393.26	\$393.26	\$421.64	\$421.64	\$379.84	\$379.84	\$407.25	\$407.25	\$376.26	\$376.26
25	\$394.83	\$394.83	\$423.33	\$423.33	\$381.36	\$381.36	\$408.88	\$408.88	\$377.77	\$377.77
26	\$402.70	\$402.70	\$431.76	\$431.76	\$388.96	\$388.96	\$417.02	\$417.02	\$385.29	\$385.29
27	\$412.14	\$412.14	\$441.88	\$441.88	\$398.07	\$398.07	\$426.80	\$426.80	\$394.32	\$394.32
28	\$427.47	\$427.47	\$458.32	\$458.32	\$412.89	\$412.89	\$442.68	\$442.68	\$408.99	\$408.99
29	\$440.06	\$440.06	\$471.82	\$471.82	\$425.04	\$425.04	\$455.71	\$455.71	\$421.03	\$421.03
30	\$446.35	\$446.35	\$478.56	\$478.56	\$431.12	\$431.12	\$462.23	\$462.23	\$427.06	\$427.06
31	\$455.79	\$455.79	\$488.68	\$488.68	\$440.23	\$440.23	\$472.00	\$472.00	\$436.09	\$436.09
32	\$465.23	\$465.23	\$498.80	\$498.80	\$449.35	\$449.35	\$481.78	\$481.78	\$445.12	\$445.12
33	\$471.13	\$471.13	\$505.12	\$505.12	\$455.05	\$455.05	\$487.89	\$487.89	\$450.76	\$450.76
34	\$477.42	\$477.42	\$511.87	\$511.87	\$461.13	\$461.13	\$494.40	\$494.40	\$456.78	\$456.78
35	\$480.56	\$480.56	\$515.24	\$515.24	\$464.16	\$464.16	\$497.66	\$497.66	\$459.79	\$459.79
36	\$483.71	\$483.71	\$518.62	\$518.62	\$467.20	\$467.20	\$500.92	\$500.92	\$462.80	\$462.80
37	\$486.86	\$486.86	\$521.99	\$521.99	\$470.24	\$470.24	\$504.18	\$504.18	\$465.81	\$465.81
38	\$490.00	\$490.00	\$525.36	\$525.36	\$473.28	\$473.28	\$507.43	\$507.43	\$468.82	\$468.82
39	\$496.29	\$496.29	\$532.11	\$532.11	\$479.36	\$479.36	\$513.95	\$513.95	\$474.84	\$474.84
40	\$502.59	\$502.59	\$538.86	\$538.86	\$485.44	\$485.44	\$520.47	\$520.47	\$480.86	\$480.86
41	\$512.02	\$512.02	\$548.98	\$548.98	\$494.55	\$494.55	\$530.24	\$530.24	\$489.89	\$489.89
42	\$521.07	\$521.07	\$558.67	\$558.67	\$503.29	\$503.29	\$539.61	\$539.61	\$498.54	\$498.54
43	\$533.65	\$533.65	\$572.17	\$572.17	\$515.44	\$515.44	\$552.64	\$552.64	\$510.58	\$510.58
44	\$549.38	\$549.38	\$589.03	\$589.03	\$530.64	\$530.64	\$568.93	\$568.93	\$525.64	\$525.64
45	\$567.87	\$567.87	\$608.85	\$608.85	\$548.49	\$548.49	\$588.07	\$588.07	\$543.32	\$543.32
46	\$589.89	\$589.89	\$632.46	\$632.46	\$569.76	\$569.76	\$610.88	\$610.88	\$564.39	\$564.39
47	\$614.67	\$614.67	\$659.02	\$659.02	\$593.69	\$593.69	\$636.53	\$636.53	\$588.09	\$588.09
48	\$642.98	\$642.98	\$689.38	\$689.38	\$621.04	\$621.04	\$665.85	\$665.85	\$615.19	\$615.19
49	\$670.90	\$670.90	\$719.32	\$719.32	\$648.01	\$648.01	\$694.77	\$694.77	\$641.90	\$641.90
50	\$702.36	\$702.36	\$753.05	\$753.05	\$678.39	\$678.39	\$727.35	\$727.35	\$672.00	\$672.00
51	\$733.43	\$733.43	\$786.36	\$786.36	\$708.40	\$708.40	\$759.52	\$759.52	\$701.72	\$701.72
52	\$767.64	\$767.64	\$823.04	\$823.04	\$741.45	\$741.45	\$794.95	\$794.95	\$734.46	\$734.46
53	\$802.25	\$802.25	\$860.15	\$860.15	\$774.87	\$774.87	\$830.79	\$830.79	\$767.57	\$767.57
54	\$839.61	\$839.61	\$900.20	\$900.20	\$810.96	\$810.96	\$869.48	\$869.48	\$803.32	\$803.32
55	\$876.97	\$876.97	\$940.26	\$940.26	\$847.04	\$847.04	\$908.17	\$908.17	\$839.06	\$839.06
56	\$917.48	\$917.48	\$983.69	\$983.69	\$886.17	\$886.17	\$950.11	\$950.11	\$877.81	\$877.81
57	\$958.37	\$958.37	\$1,027.54	\$1,027.54	\$925.67	\$925.67	\$992.47	\$992.47	\$916.95	\$916.95
58	\$1,002.03	\$1,002.03	\$1,074.34	\$1,074.34	\$967.83	\$967.83	\$1,037.67	\$1,037.67	\$958.71	\$958.71
59	\$1,023.66	\$1,023.66	\$1,097.53	\$1,097.53	\$988.72	\$988.72	\$1,060.07	\$1,060.07	\$979.40	\$979.40
60	\$1,067.31	\$1,067.31	\$1,144.33	\$1,144.33	\$1,030.89	\$1,030.89	\$1,105.28	\$1,105.28	\$1,021.17	\$1,021.17
61	\$1,105.06	\$1,105.06	\$1,184.81	\$1,184.81	\$1,067.35	\$1,067.35	\$1,144.37	\$1,144.37	\$1,057.29	\$1,057.29
62	\$1,129.84	\$1,129.84	\$1,211.37	\$1,211.37	\$1,091.28	\$1,091.28	\$1,170.03	\$1,170.03	\$1,080.99	\$1,080.99
63	\$1,160.90	\$1,160.90	\$1,244.68	\$1,244.68	\$1,121.29	\$1,121.29	\$1,202.20	\$1,202.20	\$1,110.72	\$1,110.72
64+	\$1,179.78	\$1,179.78	\$1,264.92	\$1,264.92	\$1,139.52	\$1,139.52	\$1,221.75	\$1,221.75	\$1,128.78	\$1,128.78

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0020005		79279PA0020007		79279PA0020007		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/HDHP-6	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$2,000		\$2,000		\$1,500	
Coinurance =>	80%		90%		90%		100%	
Copays =>	\$60		\$45		\$45		\$20	
OOP Maximum =>	\$6,900		\$7,900		\$7,900		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$308.61	\$308.61	\$287.25	\$287.25	\$307.97	\$307.97	\$303.18	\$303.18
15	\$336.04	\$336.04	\$312.78	\$312.78	\$335.35	\$335.35	\$330.13	\$330.13
16	\$346.53	\$346.53	\$322.55	\$322.55	\$345.82	\$345.82	\$340.43	\$340.43
17	\$357.02	\$357.02	\$332.31	\$332.31	\$356.28	\$356.28	\$350.73	\$350.73
18	\$368.31	\$368.31	\$342.82	\$342.82	\$367.56	\$367.56	\$361.83	\$361.83
19	\$379.61	\$379.61	\$353.34	\$353.34	\$378.83	\$378.83	\$372.93	\$372.93
20	\$391.31	\$391.31	\$364.23	\$364.23	\$390.50	\$390.50	\$384.42	\$384.42
21	\$403.41	\$403.41	\$375.49	\$375.49	\$402.58	\$402.58	\$396.31	\$396.31
22	\$403.41	\$403.41	\$375.49	\$375.49	\$402.58	\$402.58	\$396.31	\$396.31
23	\$403.41	\$403.41	\$375.49	\$375.49	\$402.58	\$402.58	\$396.31	\$396.31
24	\$403.41	\$403.41	\$375.49	\$375.49	\$402.58	\$402.58	\$396.31	\$396.31
25	\$405.02	\$405.02	\$376.99	\$376.99	\$404.19	\$404.19	\$397.90	\$397.90
26	\$413.09	\$413.09	\$384.50	\$384.50	\$412.24	\$412.24	\$405.82	\$405.82
27	\$422.77	\$422.77	\$393.51	\$393.51	\$421.90	\$421.90	\$415.33	\$415.33
28	\$438.51	\$438.51	\$408.16	\$408.16	\$437.60	\$437.60	\$430.79	\$430.79
29	\$451.42	\$451.42	\$420.17	\$420.17	\$450.49	\$450.49	\$443.47	\$443.47
30	\$457.87	\$457.87	\$426.18	\$426.18	\$456.93	\$456.93	\$449.81	\$449.81
31	\$467.55	\$467.55	\$435.19	\$435.19	\$466.59	\$466.59	\$459.32	\$459.32
32	\$477.23	\$477.23	\$444.20	\$444.20	\$476.25	\$476.25	\$468.83	\$468.83
33	\$483.29	\$483.29	\$449.84	\$449.84	\$482.29	\$482.29	\$474.78	\$474.78
34	\$489.74	\$489.74	\$455.84	\$455.84	\$488.73	\$488.73	\$481.12	\$481.12
35	\$492.97	\$492.97	\$458.85	\$458.85	\$491.95	\$491.95	\$484.29	\$484.29
36	\$496.19	\$496.19	\$461.85	\$461.85	\$495.17	\$495.17	\$487.46	\$487.46
37	\$499.42	\$499.42	\$464.86	\$464.86	\$498.39	\$498.39	\$490.63	\$490.63
38	\$502.65	\$502.65	\$467.86	\$467.86	\$501.61	\$501.61	\$493.80	\$493.80
39	\$509.10	\$509.10	\$473.87	\$473.87	\$508.06	\$508.06	\$500.14	\$500.14
40	\$515.56	\$515.56	\$479.88	\$479.88	\$514.50	\$514.50	\$506.48	\$506.48
41	\$525.24	\$525.24	\$488.89	\$488.89	\$524.16	\$524.16	\$516.00	\$516.00
42	\$534.52	\$534.52	\$497.52	\$497.52	\$533.42	\$533.42	\$525.11	\$525.11
43	\$547.43	\$547.43	\$509.54	\$509.54	\$546.30	\$546.30	\$537.79	\$537.79
44	\$563.56	\$563.56	\$524.56	\$524.56	\$562.40	\$562.40	\$553.65	\$553.65
45	\$582.52	\$582.52	\$542.21	\$542.21	\$581.33	\$581.33	\$572.27	\$572.27
46	\$605.12	\$605.12	\$563.24	\$563.24	\$603.87	\$603.87	\$594.47	\$594.47
47	\$630.53	\$630.53	\$586.89	\$586.89	\$629.23	\$629.23	\$619.43	\$619.43
48	\$659.58	\$659.58	\$613.93	\$613.93	\$658.22	\$658.22	\$647.97	\$647.97
49	\$688.22	\$688.22	\$640.59	\$640.59	\$686.80	\$686.80	\$676.10	\$676.10
50	\$720.49	\$720.49	\$670.63	\$670.63	\$719.01	\$719.01	\$707.81	\$707.81
51	\$752.36	\$752.36	\$700.29	\$700.29	\$750.81	\$750.81	\$739.12	\$739.12
52	\$787.46	\$787.46	\$732.96	\$732.96	\$785.84	\$785.84	\$773.60	\$773.60
53	\$822.96	\$822.96	\$766.00	\$766.00	\$821.26	\$821.26	\$808.47	\$808.47
54	\$861.28	\$861.28	\$801.67	\$801.67	\$859.51	\$859.51	\$846.12	\$846.12
55	\$899.60	\$899.60	\$837.34	\$837.34	\$897.75	\$897.75	\$883.77	\$883.77
56	\$941.16	\$941.16	\$876.02	\$876.02	\$939.22	\$939.22	\$924.59	\$924.59
57	\$983.11	\$983.11	\$915.07	\$915.07	\$981.09	\$981.09	\$965.81	\$965.81
58	\$1,027.89	\$1,027.89	\$956.75	\$956.75	\$1,025.77	\$1,025.77	\$1,009.80	\$1,009.80
59	\$1,050.08	\$1,050.08	\$977.40	\$977.40	\$1,047.92	\$1,047.92	\$1,031.59	\$1,031.59
60	\$1,094.85	\$1,094.85	\$1,019.08	\$1,019.08	\$1,092.60	\$1,092.60	\$1,075.59	\$1,075.59
61	\$1,133.58	\$1,133.58	\$1,055.13	\$1,055.13	\$1,131.25	\$1,131.25	\$1,113.63	\$1,113.63
62	\$1,159.00	\$1,159.00	\$1,078.78	\$1,078.78	\$1,156.61	\$1,156.61	\$1,138.60	\$1,138.60
63	\$1,190.87	\$1,190.87	\$1,108.45	\$1,108.45	\$1,188.42	\$1,188.42	\$1,169.91	\$1,169.91
64+	\$1,210.23	\$1,210.23	\$1,126.47	\$1,126.47	\$1,207.74	\$1,207.74	\$1,188.93	\$1,188.93

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0060001		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$4000	
Form # =>	HCA/HDHP-6		HCA/HDHP-6		HCA/HDHP-6	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C	
Metal =>	Gold		Silver		Silver	
Deductible =>	\$1,500		\$4,100		\$4,100	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		100%		100%	
OOP Maximum =>	\$3,000		\$4,100		\$4,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$325.06	\$325.06	\$260.76	\$260.76	\$279.58	\$279.58
15	\$353.95	\$353.95	\$283.94	\$283.94	\$304.43	\$304.43
16	\$365.00	\$365.00	\$292.80	\$292.80	\$313.93	\$313.93
17	\$376.05	\$376.05	\$301.66	\$301.66	\$323.43	\$323.43
18	\$387.94	\$387.94	\$311.21	\$311.21	\$333.66	\$333.66
19	\$399.84	\$399.84	\$320.75	\$320.75	\$343.90	\$343.90
20	\$412.16	\$412.16	\$330.63	\$330.63	\$354.50	\$354.50
21	\$424.91	\$424.91	\$340.86	\$340.86	\$365.46	\$365.46
22	\$424.91	\$424.91	\$340.86	\$340.86	\$365.46	\$365.46
23	\$424.91	\$424.91	\$340.86	\$340.86	\$365.46	\$365.46
24	\$424.91	\$424.91	\$340.86	\$340.86	\$365.46	\$365.46
25	\$426.61	\$426.61	\$342.22	\$342.22	\$366.92	\$366.92
26	\$435.11	\$435.11	\$349.04	\$349.04	\$374.23	\$374.23
27	\$445.31	\$445.31	\$357.22	\$357.22	\$383.00	\$383.00
28	\$461.88	\$461.88	\$370.51	\$370.51	\$397.26	\$397.26
29	\$475.47	\$475.47	\$381.42	\$381.42	\$408.95	\$408.95
30	\$482.27	\$482.27	\$386.88	\$386.88	\$414.80	\$414.80
31	\$492.47	\$492.47	\$395.06	\$395.06	\$423.57	\$423.57
32	\$502.67	\$502.67	\$403.24	\$403.24	\$432.34	\$432.34
33	\$509.04	\$509.04	\$408.35	\$408.35	\$437.82	\$437.82
34	\$515.84	\$515.84	\$413.80	\$413.80	\$443.67	\$443.67
35	\$519.24	\$519.24	\$416.53	\$416.53	\$446.59	\$446.59
36	\$522.64	\$522.64	\$419.26	\$419.26	\$449.52	\$449.52
37	\$526.04	\$526.04	\$421.98	\$421.98	\$452.44	\$452.44
38	\$529.44	\$529.44	\$424.71	\$424.71	\$455.36	\$455.36
39	\$536.24	\$536.24	\$430.17	\$430.17	\$461.21	\$461.21
40	\$543.03	\$543.03	\$435.62	\$435.62	\$467.06	\$467.06
41	\$553.23	\$553.23	\$443.80	\$443.80	\$475.83	\$475.83
42	\$563.01	\$563.01	\$451.64	\$451.64	\$484.23	\$484.23
43	\$576.60	\$576.60	\$462.55	\$462.55	\$495.93	\$495.93
44	\$593.60	\$593.60	\$476.18	\$476.18	\$510.55	\$510.55
45	\$613.57	\$613.57	\$492.20	\$492.20	\$527.72	\$527.72
46	\$637.37	\$637.37	\$511.29	\$511.29	\$548.19	\$548.19
47	\$664.13	\$664.13	\$532.76	\$532.76	\$571.21	\$571.21
48	\$694.73	\$694.73	\$557.31	\$557.31	\$597.53	\$597.53
49	\$724.90	\$724.90	\$581.51	\$581.51	\$623.47	\$623.47
50	\$758.89	\$758.89	\$608.78	\$608.78	\$652.71	\$652.71
51	\$792.46	\$792.46	\$635.70	\$635.70	\$681.58	\$681.58
52	\$829.42	\$829.42	\$665.36	\$665.36	\$713.38	\$713.38
53	\$866.82	\$866.82	\$695.35	\$695.35	\$745.54	\$745.54
54	\$907.18	\$907.18	\$727.74	\$727.74	\$780.26	\$780.26
55	\$947.55	\$947.55	\$760.12	\$760.12	\$814.98	\$814.98
56	\$991.32	\$991.32	\$795.23	\$795.23	\$852.62	\$852.62
57	\$1,035.51	\$1,035.51	\$830.68	\$830.68	\$890.63	\$890.63
58	\$1,082.67	\$1,082.67	\$868.51	\$868.51	\$931.19	\$931.19
59	\$1,106.04	\$1,106.04	\$887.26	\$887.26	\$951.29	\$951.29
60	\$1,153.21	\$1,153.21	\$925.09	\$925.09	\$991.86	\$991.86
61	\$1,194.00	\$1,194.00	\$957.82	\$957.82	\$1,026.94	\$1,026.94
62	\$1,220.77	\$1,220.77	\$979.29	\$979.29	\$1,049.97	\$1,049.97
63	\$1,254.33	\$1,254.33	\$1,006.22	\$1,006.22	\$1,078.84	\$1,078.84
64+	\$1,274.73	\$1,274.73	\$1,022.58	\$1,022.58	\$1,096.38	\$1,096.38

Company Name: **Highmark Coverage Advantage (HCA)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **July 1, 2020**

Ending date of Rates: **September 30, 2020**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$20		\$20		\$45		\$45		\$30	
OOP Maximum =>	\$4,000		\$4,000		\$8,150		\$8,150		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$376.23	\$376.23	\$403.39	\$403.39	\$332.37	\$332.37	\$356.36	\$356.36	\$324.67	\$324.67
15	\$409.68	\$409.68	\$439.25	\$439.25	\$361.91	\$361.91	\$388.04	\$388.04	\$353.53	\$353.53
16	\$422.46	\$422.46	\$452.96	\$452.96	\$373.21	\$373.21	\$400.15	\$400.15	\$364.56	\$364.56
17	\$435.25	\$435.25	\$466.67	\$466.67	\$384.51	\$384.51	\$412.26	\$412.26	\$375.59	\$375.59
18	\$449.02	\$449.02	\$481.43	\$481.43	\$396.67	\$396.67	\$425.30	\$425.30	\$387.48	\$387.48
19	\$462.79	\$462.79	\$496.20	\$496.20	\$408.84	\$408.84	\$438.35	\$438.35	\$399.36	\$399.36
20	\$477.06	\$477.06	\$511.49	\$511.49	\$421.44	\$421.44	\$451.86	\$451.86	\$411.67	\$411.67
21	\$491.81	\$491.81	\$527.31	\$527.31	\$434.47	\$434.47	\$465.83	\$465.83	\$424.40	\$424.40
22	\$491.81	\$491.81	\$527.31	\$527.31	\$434.47	\$434.47	\$465.83	\$465.83	\$424.40	\$424.40
23	\$491.81	\$491.81	\$527.31	\$527.31	\$434.47	\$434.47	\$465.83	\$465.83	\$424.40	\$424.40
24	\$491.81	\$491.81	\$527.31	\$527.31	\$434.47	\$434.47	\$465.83	\$465.83	\$424.40	\$424.40
25	\$493.78	\$493.78	\$529.42	\$529.42	\$436.21	\$436.21	\$467.69	\$467.69	\$426.10	\$426.10
26	\$503.61	\$503.61	\$539.97	\$539.97	\$444.90	\$444.90	\$477.01	\$477.01	\$434.59	\$434.59
27	\$515.42	\$515.42	\$552.62	\$552.62	\$455.32	\$455.32	\$488.19	\$488.19	\$444.77	\$444.77
28	\$534.60	\$534.60	\$573.19	\$573.19	\$472.27	\$472.27	\$506.36	\$506.36	\$461.32	\$461.32
29	\$550.34	\$550.34	\$590.06	\$590.06	\$486.17	\$486.17	\$521.26	\$521.26	\$474.90	\$474.90
30	\$558.20	\$558.20	\$598.50	\$598.50	\$493.12	\$493.12	\$528.72	\$528.72	\$481.69	\$481.69
31	\$570.01	\$570.01	\$611.15	\$611.15	\$503.55	\$503.55	\$539.90	\$539.90	\$491.88	\$491.88
32	\$581.81	\$581.81	\$623.81	\$623.81	\$513.98	\$513.98	\$551.08	\$551.08	\$502.07	\$502.07
33	\$589.19	\$589.19	\$631.72	\$631.72	\$520.50	\$520.50	\$558.06	\$558.06	\$508.43	\$508.43
34	\$597.06	\$597.06	\$640.15	\$640.15	\$527.45	\$527.45	\$565.52	\$565.52	\$515.22	\$515.22
35	\$600.99	\$600.99	\$644.37	\$644.37	\$530.92	\$530.92	\$569.24	\$569.24	\$518.62	\$518.62
36	\$604.93	\$604.93	\$648.59	\$648.59	\$534.40	\$534.40	\$572.97	\$572.97	\$522.01	\$522.01
37	\$608.86	\$608.86	\$652.81	\$652.81	\$537.87	\$537.87	\$576.70	\$576.70	\$525.41	\$525.41
38	\$612.80	\$612.80	\$657.03	\$657.03	\$541.35	\$541.35	\$580.42	\$580.42	\$528.80	\$528.80
39	\$620.66	\$620.66	\$665.47	\$665.47	\$548.30	\$548.30	\$587.88	\$587.88	\$535.59	\$535.59
40	\$628.53	\$628.53	\$673.90	\$673.90	\$555.25	\$555.25	\$595.33	\$595.33	\$542.38	\$542.38
41	\$640.34	\$640.34	\$686.56	\$686.56	\$565.68	\$565.68	\$606.51	\$606.51	\$552.57	\$552.57
42	\$651.65	\$651.65	\$698.69	\$698.69	\$575.67	\$575.67	\$617.22	\$617.22	\$562.33	\$562.33
43	\$667.39	\$667.39	\$715.56	\$715.56	\$589.58	\$589.58	\$632.13	\$632.13	\$575.91	\$575.91
44	\$687.06	\$687.06	\$736.65	\$736.65	\$606.95	\$606.95	\$650.76	\$650.76	\$592.89	\$592.89
45	\$710.17	\$710.17	\$761.44	\$761.44	\$627.37	\$627.37	\$672.66	\$672.66	\$612.83	\$612.83
46	\$737.72	\$737.72	\$790.97	\$790.97	\$651.71	\$651.71	\$698.75	\$698.75	\$636.60	\$636.60
47	\$768.70	\$768.70	\$824.19	\$824.19	\$679.08	\$679.08	\$728.09	\$728.09	\$663.34	\$663.34
48	\$804.11	\$804.11	\$862.15	\$862.15	\$710.36	\$710.36	\$761.63	\$761.63	\$693.89	\$693.89
49	\$839.03	\$839.03	\$899.59	\$899.59	\$741.21	\$741.21	\$794.71	\$794.71	\$724.03	\$724.03
50	\$878.37	\$878.37	\$941.78	\$941.78	\$775.96	\$775.96	\$831.97	\$831.97	\$757.98	\$757.98
51	\$917.23	\$917.23	\$983.43	\$983.43	\$810.29	\$810.29	\$868.77	\$868.77	\$791.51	\$791.51
52	\$960.01	\$960.01	\$1,029.31	\$1,029.31	\$848.09	\$848.09	\$909.30	\$909.30	\$828.43	\$828.43
53	\$1,003.29	\$1,003.29	\$1,075.71	\$1,075.71	\$886.32	\$886.32	\$950.29	\$950.29	\$865.78	\$865.78
54	\$1,050.01	\$1,050.01	\$1,125.81	\$1,125.81	\$927.59	\$927.59	\$994.55	\$994.55	\$906.09	\$906.09
55	\$1,096.74	\$1,096.74	\$1,175.90	\$1,175.90	\$968.87	\$968.87	\$1,038.80	\$1,038.80	\$946.41	\$946.41
56	\$1,147.39	\$1,147.39	\$1,230.21	\$1,230.21	\$1,013.62	\$1,013.62	\$1,086.78	\$1,086.78	\$990.13	\$990.13
57	\$1,198.54	\$1,198.54	\$1,285.05	\$1,285.05	\$1,058.80	\$1,058.80	\$1,135.23	\$1,135.23	\$1,034.26	\$1,034.26
58	\$1,253.13	\$1,253.13	\$1,343.59	\$1,343.59	\$1,107.03	\$1,107.03	\$1,186.93	\$1,186.93	\$1,081.37	\$1,081.37
59	\$1,280.18	\$1,280.18	\$1,372.59	\$1,372.59	\$1,130.93	\$1,130.93	\$1,212.56	\$1,212.56	\$1,104.71	\$1,104.71
60	\$1,334.77	\$1,334.77	\$1,431.12	\$1,431.12	\$1,179.15	\$1,179.15	\$1,264.26	\$1,264.26	\$1,151.82	\$1,151.82
61	\$1,381.99	\$1,381.99	\$1,481.74	\$1,481.74	\$1,220.86	\$1,220.86	\$1,308.98	\$1,308.98	\$1,192.56	\$1,192.56
62	\$1,412.97	\$1,412.97	\$1,514.96	\$1,514.96	\$1,248.23	\$1,248.23	\$1,338.33	\$1,338.33	\$1,219.30	\$1,219.30
63	\$1,451.82	\$1,451.82	\$1,556.62	\$1,556.62	\$1,282.56	\$1,282.56	\$1,375.13	\$1,375.13	\$1,252.83	\$1,252.83
64+	\$1,475.43	\$1,475.43	\$1,581.93	\$1,581.93	\$1,303.41	\$1,303.41	\$1,397.49	\$1,397.49	\$1,273.20	\$1,273.20

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010005		79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$1,000		\$1,000		\$2,000		\$2,000	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$30		\$30		\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$348.09	\$348.09	\$316.74	\$316.74	\$339.60	\$339.60	\$303.03	\$303.03	\$324.90	\$324.90
15	\$379.03	\$379.03	\$344.90	\$344.90	\$369.79	\$369.79	\$329.97	\$329.97	\$353.78	\$353.78
16	\$390.86	\$390.86	\$355.66	\$355.66	\$381.33	\$381.33	\$340.27	\$340.27	\$364.83	\$364.83
17	\$402.69	\$402.69	\$366.43	\$366.43	\$392.87	\$392.87	\$350.57	\$350.57	\$375.87	\$375.87
18	\$415.43	\$415.43	\$378.02	\$378.02	\$405.30	\$405.30	\$361.66	\$361.66	\$387.76	\$387.76
19	\$428.17	\$428.17	\$389.61	\$389.61	\$417.73	\$417.73	\$372.75	\$372.75	\$399.65	\$399.65
20	\$441.37	\$441.37	\$401.62	\$401.62	\$430.60	\$430.60	\$384.24	\$384.24	\$411.97	\$411.97
21	\$455.02	\$455.02	\$414.04	\$414.04	\$443.92	\$443.92	\$396.12	\$396.12	\$424.71	\$424.71
22	\$455.02	\$455.02	\$414.04	\$414.04	\$443.92	\$443.92	\$396.12	\$396.12	\$424.71	\$424.71
23	\$455.02	\$455.02	\$414.04	\$414.04	\$443.92	\$443.92	\$396.12	\$396.12	\$424.71	\$424.71
24	\$455.02	\$455.02	\$414.04	\$414.04	\$443.92	\$443.92	\$396.12	\$396.12	\$424.71	\$424.71
25	\$456.84	\$456.84	\$415.70	\$415.70	\$445.70	\$445.70	\$397.70	\$397.70	\$426.41	\$426.41
26	\$465.94	\$465.94	\$423.98	\$423.98	\$454.57	\$454.57	\$405.63	\$405.63	\$434.90	\$434.90
27	\$476.86	\$476.86	\$433.91	\$433.91	\$465.23	\$465.23	\$415.13	\$415.13	\$445.10	\$445.10
28	\$494.61	\$494.61	\$450.06	\$450.06	\$482.54	\$482.54	\$430.58	\$430.58	\$461.66	\$461.66
29	\$509.17	\$509.17	\$463.31	\$463.31	\$496.75	\$496.75	\$443.26	\$443.26	\$475.25	\$475.25
30	\$516.45	\$516.45	\$469.94	\$469.94	\$503.85	\$503.85	\$449.60	\$449.60	\$482.05	\$482.05
31	\$527.37	\$527.37	\$479.87	\$479.87	\$514.50	\$514.50	\$459.10	\$459.10	\$492.24	\$492.24
32	\$538.29	\$538.29	\$489.81	\$489.81	\$525.16	\$525.16	\$468.61	\$468.61	\$502.43	\$502.43
33	\$545.11	\$545.11	\$496.02	\$496.02	\$531.82	\$531.82	\$474.55	\$474.55	\$508.80	\$508.80
34	\$552.39	\$552.39	\$502.64	\$502.64	\$538.92	\$538.92	\$480.89	\$480.89	\$515.60	\$515.60
35	\$556.03	\$556.03	\$505.96	\$505.96	\$542.47	\$542.47	\$484.06	\$484.06	\$519.00	\$519.00
36	\$559.67	\$559.67	\$509.27	\$509.27	\$546.02	\$546.02	\$487.23	\$487.23	\$522.39	\$522.39
37	\$563.31	\$563.31	\$512.58	\$512.58	\$549.57	\$549.57	\$490.40	\$490.40	\$525.79	\$525.79
38	\$566.95	\$566.95	\$515.89	\$515.89	\$553.12	\$553.12	\$493.57	\$493.57	\$529.19	\$529.19
39	\$574.24	\$574.24	\$522.52	\$522.52	\$560.23	\$560.23	\$499.90	\$499.90	\$535.98	\$535.98
40	\$581.52	\$581.52	\$529.14	\$529.14	\$567.33	\$567.33	\$506.24	\$506.24	\$542.78	\$542.78
41	\$592.44	\$592.44	\$539.08	\$539.08	\$577.98	\$577.98	\$515.75	\$515.75	\$552.97	\$552.97
42	\$602.90	\$602.90	\$548.60	\$548.60	\$588.19	\$588.19	\$524.86	\$524.86	\$562.74	\$562.74
43	\$617.46	\$617.46	\$561.85	\$561.85	\$602.40	\$602.40	\$537.53	\$537.53	\$576.33	\$576.33
44	\$635.66	\$635.66	\$578.41	\$578.41	\$620.16	\$620.16	\$553.38	\$553.38	\$593.32	\$593.32
45	\$657.05	\$657.05	\$597.87	\$597.87	\$641.02	\$641.02	\$572.00	\$572.00	\$613.28	\$613.28
46	\$682.53	\$682.53	\$621.06	\$621.06	\$665.88	\$665.88	\$594.18	\$594.18	\$637.07	\$637.07
47	\$711.20	\$711.20	\$647.14	\$647.14	\$693.85	\$693.85	\$619.14	\$619.14	\$663.82	\$663.82
48	\$743.96	\$743.96	\$676.96	\$676.96	\$725.81	\$725.81	\$647.66	\$647.66	\$694.40	\$694.40
49	\$776.26	\$776.26	\$706.35	\$706.35	\$757.33	\$757.33	\$675.78	\$675.78	\$724.56	\$724.56
50	\$812.67	\$812.67	\$739.48	\$739.48	\$792.84	\$792.84	\$707.47	\$707.47	\$758.53	\$758.53
51	\$848.61	\$848.61	\$772.18	\$772.18	\$827.91	\$827.91	\$738.76	\$738.76	\$792.08	\$792.08
52	\$888.20	\$888.20	\$808.21	\$808.21	\$866.53	\$866.53	\$773.23	\$773.23	\$829.03	\$829.03
53	\$928.24	\$928.24	\$844.64	\$844.64	\$905.60	\$905.60	\$808.08	\$808.08	\$866.41	\$866.41
54	\$971.47	\$971.47	\$883.98	\$883.98	\$947.77	\$947.77	\$845.72	\$845.72	\$906.76	\$906.76
55	\$1,014.69	\$1,014.69	\$923.31	\$923.31	\$989.94	\$989.94	\$883.35	\$883.35	\$947.10	\$947.10
56	\$1,061.56	\$1,061.56	\$965.96	\$965.96	\$1,035.67	\$1,035.67	\$924.15	\$924.15	\$990.85	\$990.85
57	\$1,108.88	\$1,108.88	\$1,009.02	\$1,009.02	\$1,081.83	\$1,081.83	\$965.34	\$965.34	\$1,035.02	\$1,035.02
58	\$1,159.39	\$1,159.39	\$1,054.97	\$1,054.97	\$1,131.11	\$1,131.11	\$1,009.31	\$1,009.31	\$1,082.16	\$1,082.16
59	\$1,184.42	\$1,184.42	\$1,077.75	\$1,077.75	\$1,155.52	\$1,155.52	\$1,031.10	\$1,031.10	\$1,105.52	\$1,105.52
60	\$1,234.92	\$1,234.92	\$1,123.70	\$1,123.70	\$1,204.80	\$1,204.80	\$1,075.07	\$1,075.07	\$1,152.66	\$1,152.66
61	\$1,278.61	\$1,278.61	\$1,163.45	\$1,163.45	\$1,247.42	\$1,247.42	\$1,113.10	\$1,113.10	\$1,193.44	\$1,193.44
62	\$1,307.27	\$1,307.27	\$1,189.54	\$1,189.54	\$1,275.38	\$1,275.38	\$1,138.05	\$1,138.05	\$1,220.19	\$1,220.19
63	\$1,343.22	\$1,343.22	\$1,222.25	\$1,222.25	\$1,310.45	\$1,310.45	\$1,169.35	\$1,169.35	\$1,253.74	\$1,253.74
64+	\$1,365.06	\$1,365.06	\$1,242.12	\$1,242.12	\$1,331.76	\$1,331.76	\$1,188.36	\$1,188.36	\$1,274.13	\$1,274.13

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010015		79279PA0010015		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$1,400		\$2,500		\$2,500		\$1,000	
Coinurance =>	100%		100%		100%		100%		80%	
Copays =>	\$45		\$45		\$45		\$45		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$307.05	\$307.05	\$329.20	\$329.20	\$296.56	\$296.56	\$317.96	\$317.96	\$293.77	\$293.77
15	\$334.34	\$334.34	\$358.46	\$358.46	\$322.92	\$322.92	\$346.23	\$346.23	\$319.88	\$319.88
16	\$344.78	\$344.78	\$369.65	\$369.65	\$333.00	\$333.00	\$357.03	\$357.03	\$329.86	\$329.86
17	\$355.21	\$355.21	\$380.84	\$380.84	\$343.08	\$343.08	\$367.84	\$367.84	\$339.85	\$339.85
18	\$366.45	\$366.45	\$392.89	\$392.89	\$353.93	\$353.93	\$379.48	\$379.48	\$350.60	\$350.60
19	\$377.69	\$377.69	\$404.94	\$404.94	\$364.79	\$364.79	\$391.12	\$391.12	\$361.35	\$361.35
20	\$389.33	\$389.33	\$417.42	\$417.42	\$376.03	\$376.03	\$403.17	\$403.17	\$372.49	\$372.49
21	\$401.37	\$401.37	\$430.33	\$430.33	\$387.66	\$387.66	\$415.64	\$415.64	\$384.01	\$384.01
22	\$401.37	\$401.37	\$430.33	\$430.33	\$387.66	\$387.66	\$415.64	\$415.64	\$384.01	\$384.01
23	\$401.37	\$401.37	\$430.33	\$430.33	\$387.66	\$387.66	\$415.64	\$415.64	\$384.01	\$384.01
24	\$401.37	\$401.37	\$430.33	\$430.33	\$387.66	\$387.66	\$415.64	\$415.64	\$384.01	\$384.01
25	\$402.98	\$402.98	\$432.05	\$432.05	\$389.21	\$389.21	\$417.30	\$417.30	\$385.55	\$385.55
26	\$411.00	\$411.00	\$440.66	\$440.66	\$396.96	\$396.96	\$425.62	\$425.62	\$393.23	\$393.23
27	\$420.64	\$420.64	\$450.99	\$450.99	\$406.27	\$406.27	\$435.59	\$435.59	\$402.44	\$402.44
28	\$436.29	\$436.29	\$467.77	\$467.77	\$421.39	\$421.39	\$451.80	\$451.80	\$417.42	\$417.42
29	\$449.13	\$449.13	\$481.54	\$481.54	\$433.79	\$433.79	\$465.10	\$465.10	\$429.71	\$429.71
30	\$455.55	\$455.55	\$488.42	\$488.42	\$439.99	\$439.99	\$471.75	\$471.75	\$435.85	\$435.85
31	\$465.19	\$465.19	\$498.75	\$498.75	\$449.30	\$449.30	\$481.73	\$481.73	\$445.07	\$445.07
32	\$474.82	\$474.82	\$509.08	\$509.08	\$458.60	\$458.60	\$491.70	\$491.70	\$454.28	\$454.28
33	\$480.84	\$480.84	\$515.54	\$515.54	\$464.42	\$464.42	\$497.94	\$497.94	\$460.04	\$460.04
34	\$487.26	\$487.26	\$522.42	\$522.42	\$470.62	\$470.62	\$504.59	\$504.59	\$466.19	\$466.19
35	\$490.47	\$490.47	\$525.86	\$525.86	\$473.72	\$473.72	\$507.91	\$507.91	\$469.26	\$469.26
36	\$493.69	\$493.69	\$529.31	\$529.31	\$476.82	\$476.82	\$511.24	\$511.24	\$472.33	\$472.33
37	\$496.90	\$496.90	\$532.75	\$532.75	\$479.92	\$479.92	\$514.56	\$514.56	\$475.40	\$475.40
38	\$500.11	\$500.11	\$536.19	\$536.19	\$483.02	\$483.02	\$517.89	\$517.89	\$478.48	\$478.48
39	\$506.53	\$506.53	\$543.08	\$543.08	\$489.23	\$489.23	\$524.54	\$524.54	\$484.62	\$484.62
40	\$512.95	\$512.95	\$549.96	\$549.96	\$495.43	\$495.43	\$531.19	\$531.19	\$490.76	\$490.76
41	\$522.58	\$522.58	\$560.29	\$560.29	\$504.73	\$504.73	\$541.16	\$541.16	\$499.98	\$499.98
42	\$531.82	\$531.82	\$570.19	\$570.19	\$513.65	\$513.65	\$550.72	\$550.72	\$508.81	\$508.81
43	\$544.66	\$544.66	\$583.96	\$583.96	\$526.05	\$526.05	\$564.02	\$564.02	\$521.10	\$521.10
44	\$560.71	\$560.71	\$601.17	\$601.17	\$541.56	\$541.56	\$580.65	\$580.65	\$536.46	\$536.46
45	\$579.58	\$579.58	\$621.40	\$621.40	\$559.78	\$559.78	\$600.18	\$600.18	\$554.51	\$554.51
46	\$602.06	\$602.06	\$645.50	\$645.50	\$581.49	\$581.49	\$623.46	\$623.46	\$576.02	\$576.02
47	\$627.34	\$627.34	\$672.61	\$672.61	\$605.91	\$605.91	\$649.65	\$649.65	\$600.21	\$600.21
48	\$656.24	\$656.24	\$703.59	\$703.59	\$633.82	\$633.82	\$679.57	\$679.57	\$627.86	\$627.86
49	\$684.74	\$684.74	\$734.14	\$734.14	\$661.35	\$661.35	\$709.08	\$709.08	\$655.12	\$655.12
50	\$716.85	\$716.85	\$768.57	\$768.57	\$692.36	\$692.36	\$742.33	\$742.33	\$685.84	\$685.84
51	\$748.56	\$748.56	\$802.57	\$802.57	\$722.99	\$722.99	\$775.17	\$775.17	\$716.18	\$716.18
52	\$783.47	\$783.47	\$840.00	\$840.00	\$756.71	\$756.71	\$811.33	\$811.33	\$749.59	\$749.59
53	\$818.79	\$818.79	\$877.87	\$877.87	\$790.83	\$790.83	\$847.91	\$847.91	\$783.38	\$783.38
54	\$856.92	\$856.92	\$918.75	\$918.75	\$827.65	\$827.65	\$887.39	\$887.39	\$819.86	\$819.86
55	\$895.06	\$895.06	\$959.64	\$959.64	\$864.48	\$864.48	\$926.88	\$926.88	\$856.34	\$856.34
56	\$936.40	\$936.40	\$1,003.96	\$1,003.96	\$904.41	\$904.41	\$969.69	\$969.69	\$895.90	\$895.90
57	\$978.14	\$978.14	\$1,048.71	\$1,048.71	\$944.73	\$944.73	\$1,012.91	\$1,012.91	\$935.83	\$935.83
58	\$1,022.69	\$1,022.69	\$1,096.48	\$1,096.48	\$987.76	\$987.76	\$1,059.05	\$1,059.05	\$978.46	\$978.46
59	\$1,044.77	\$1,044.77	\$1,120.15	\$1,120.15	\$1,009.08	\$1,009.08	\$1,081.91	\$1,081.91	\$999.58	\$999.58
60	\$1,089.32	\$1,089.32	\$1,167.92	\$1,167.92	\$1,052.11	\$1,052.11	\$1,128.05	\$1,128.05	\$1,042.20	\$1,042.20
61	\$1,127.85	\$1,127.85	\$1,209.23	\$1,209.23	\$1,089.32	\$1,089.32	\$1,167.95	\$1,167.95	\$1,079.07	\$1,079.07
62	\$1,153.14	\$1,153.14	\$1,236.34	\$1,236.34	\$1,113.75	\$1,113.75	\$1,194.13	\$1,194.13	\$1,103.26	\$1,103.26
63	\$1,184.84	\$1,184.84	\$1,270.33	\$1,270.33	\$1,144.37	\$1,144.37	\$1,226.97	\$1,226.97	\$1,133.60	\$1,133.60
64+	\$1,204.11	\$1,204.11	\$1,290.99	\$1,290.99	\$1,162.98	\$1,162.98	\$1,246.92	\$1,246.92	\$1,152.03	\$1,152.03

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0020005		79279PA0020007		79279PA0020007		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/HDHP-6	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$2,000		\$2,000		\$1,500	
Coinurance =>	80%		90%		90%		100%	
Copays =>	\$60		\$45		\$45		\$20	
OOP Maximum =>	\$6,900		\$7,900		\$7,900		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$314.97	\$314.97	\$293.16	\$293.16	\$314.32	\$314.32	\$309.43	\$309.43
15	\$342.96	\$342.96	\$319.22	\$319.22	\$342.26	\$342.26	\$336.93	\$336.93
16	\$353.67	\$353.67	\$329.19	\$329.19	\$352.95	\$352.95	\$347.45	\$347.45
17	\$364.37	\$364.37	\$339.15	\$339.15	\$363.63	\$363.63	\$357.96	\$357.96
18	\$375.90	\$375.90	\$349.88	\$349.88	\$375.13	\$375.13	\$369.29	\$369.29
19	\$387.43	\$387.43	\$360.61	\$360.61	\$386.64	\$386.64	\$380.62	\$380.62
20	\$399.37	\$399.37	\$371.72	\$371.72	\$398.55	\$398.55	\$392.35	\$392.35
21	\$411.72	\$411.72	\$383.22	\$383.22	\$410.88	\$410.88	\$404.48	\$404.48
22	\$411.72	\$411.72	\$383.22	\$383.22	\$410.88	\$410.88	\$404.48	\$404.48
23	\$411.72	\$411.72	\$383.22	\$383.22	\$410.88	\$410.88	\$404.48	\$404.48
24	\$411.72	\$411.72	\$383.22	\$383.22	\$410.88	\$410.88	\$404.48	\$404.48
25	\$413.37	\$413.37	\$384.75	\$384.75	\$412.52	\$412.52	\$406.10	\$406.10
26	\$421.60	\$421.60	\$392.42	\$392.42	\$420.74	\$420.74	\$414.19	\$414.19
27	\$431.48	\$431.48	\$401.61	\$401.61	\$430.60	\$430.60	\$423.90	\$423.90
28	\$447.54	\$447.54	\$416.56	\$416.56	\$446.63	\$446.63	\$439.67	\$439.67
29	\$460.71	\$460.71	\$428.82	\$428.82	\$459.77	\$459.77	\$452.61	\$452.61
30	\$467.30	\$467.30	\$434.95	\$434.95	\$466.35	\$466.35	\$459.08	\$459.08
31	\$477.18	\$477.18	\$444.15	\$444.15	\$476.21	\$476.21	\$468.79	\$468.79
32	\$487.06	\$487.06	\$453.35	\$453.35	\$486.07	\$486.07	\$478.50	\$478.50
33	\$493.24	\$493.24	\$459.10	\$459.10	\$492.23	\$492.23	\$484.57	\$484.57
34	\$499.83	\$499.83	\$465.23	\$465.23	\$498.81	\$498.81	\$491.04	\$491.04
35	\$503.12	\$503.12	\$468.29	\$468.29	\$502.10	\$502.10	\$494.27	\$494.27
36	\$506.42	\$506.42	\$471.36	\$471.36	\$505.38	\$505.38	\$497.51	\$497.51
37	\$509.71	\$509.71	\$474.43	\$474.43	\$508.67	\$508.67	\$500.75	\$500.75
38	\$513.00	\$513.00	\$477.49	\$477.49	\$511.96	\$511.96	\$503.98	\$503.98
39	\$519.59	\$519.59	\$483.62	\$483.62	\$518.53	\$518.53	\$510.45	\$510.45
40	\$526.18	\$526.18	\$489.76	\$489.76	\$525.10	\$525.10	\$516.93	\$516.93
41	\$536.06	\$536.06	\$498.95	\$498.95	\$534.97	\$534.97	\$526.63	\$526.63
42	\$545.53	\$545.53	\$507.77	\$507.77	\$544.42	\$544.42	\$535.94	\$535.94
43	\$558.70	\$558.70	\$520.03	\$520.03	\$557.56	\$557.56	\$548.88	\$548.88
44	\$575.17	\$575.17	\$535.36	\$535.36	\$574.00	\$574.00	\$565.06	\$565.06
45	\$594.52	\$594.52	\$553.37	\$553.37	\$593.31	\$593.31	\$584.07	\$584.07
46	\$617.58	\$617.58	\$574.83	\$574.83	\$616.32	\$616.32	\$606.72	\$606.72
47	\$643.52	\$643.52	\$598.97	\$598.97	\$642.21	\$642.21	\$632.20	\$632.20
48	\$673.16	\$673.16	\$626.56	\$626.56	\$671.79	\$671.79	\$661.32	\$661.32
49	\$702.39	\$702.39	\$653.77	\$653.77	\$700.96	\$700.96	\$690.04	\$690.04
50	\$735.33	\$735.33	\$684.43	\$684.43	\$733.83	\$733.83	\$722.40	\$722.40
51	\$767.86	\$767.86	\$714.71	\$714.71	\$766.29	\$766.29	\$754.36	\$754.36
52	\$803.68	\$803.68	\$748.05	\$748.05	\$802.04	\$802.04	\$789.54	\$789.54
53	\$839.91	\$839.91	\$781.77	\$781.77	\$838.20	\$838.20	\$825.14	\$825.14
54	\$879.02	\$879.02	\$818.17	\$818.17	\$877.23	\$877.23	\$863.56	\$863.56
55	\$918.14	\$918.14	\$854.58	\$854.58	\$916.26	\$916.26	\$901.99	\$901.99
56	\$960.54	\$960.54	\$894.05	\$894.05	\$958.58	\$958.58	\$943.65	\$943.65
57	\$1,003.36	\$1,003.36	\$933.91	\$933.91	\$1,001.31	\$1,001.31	\$985.72	\$985.72
58	\$1,049.06	\$1,049.06	\$976.44	\$976.44	\$1,046.92	\$1,046.92	\$1,030.62	\$1,030.62
59	\$1,071.71	\$1,071.71	\$997.52	\$997.52	\$1,069.52	\$1,069.52	\$1,052.86	\$1,052.86
60	\$1,117.41	\$1,117.41	\$1,040.06	\$1,040.06	\$1,115.13	\$1,115.13	\$1,097.76	\$1,097.76
61	\$1,156.93	\$1,156.93	\$1,076.85	\$1,076.85	\$1,154.57	\$1,154.57	\$1,136.59	\$1,136.59
62	\$1,182.87	\$1,182.87	\$1,100.99	\$1,100.99	\$1,180.46	\$1,180.46	\$1,162.07	\$1,162.07
63	\$1,215.40	\$1,215.40	\$1,131.27	\$1,131.27	\$1,212.92	\$1,212.92	\$1,194.02	\$1,194.02
64+	\$1,235.16	\$1,235.16	\$1,149.66	\$1,149.66	\$1,232.64	\$1,232.64	\$1,213.44	\$1,213.44

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0060001		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$4000	
Form # =>	HCA/HDHP-6		HCA/HDHP-6		HCA/HDHP-6	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C	
Metal =>	Gold		Silver		Silver	
Deductible =>	\$1,500		\$4,100		\$4,100	
Coinurance =>	100%		100%		100%	
Copays =>	\$20		100%		100%	
OOP Maximum =>	\$3,000		\$4,100		\$4,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$331.76	\$331.76	\$266.14	\$266.14	\$285.34	\$285.34
15	\$361.25	\$361.25	\$289.79	\$289.79	\$310.70	\$310.70
16	\$372.52	\$372.52	\$298.84	\$298.84	\$320.40	\$320.40
17	\$383.80	\$383.80	\$307.88	\$307.88	\$330.10	\$330.10
18	\$395.94	\$395.94	\$317.62	\$317.62	\$340.54	\$340.54
19	\$408.08	\$408.08	\$327.36	\$327.36	\$350.98	\$350.98
20	\$420.66	\$420.66	\$337.45	\$337.45	\$361.80	\$361.80
21	\$433.67	\$433.67	\$347.89	\$347.89	\$372.99	\$372.99
22	\$433.67	\$433.67	\$347.89	\$347.89	\$372.99	\$372.99
23	\$433.67	\$433.67	\$347.89	\$347.89	\$372.99	\$372.99
24	\$433.67	\$433.67	\$347.89	\$347.89	\$372.99	\$372.99
25	\$435.40	\$435.40	\$349.28	\$349.28	\$374.48	\$374.48
26	\$444.08	\$444.08	\$356.24	\$356.24	\$381.94	\$381.94
27	\$454.49	\$454.49	\$364.59	\$364.59	\$390.89	\$390.89
28	\$471.40	\$471.40	\$378.16	\$378.16	\$405.44	\$405.44
29	\$485.28	\$485.28	\$389.29	\$389.29	\$417.38	\$417.38
30	\$492.22	\$492.22	\$394.86	\$394.86	\$423.34	\$423.34
31	\$502.62	\$502.62	\$403.20	\$403.20	\$432.30	\$432.30
32	\$513.03	\$513.03	\$411.55	\$411.55	\$441.25	\$441.25
33	\$519.54	\$519.54	\$416.77	\$416.77	\$446.84	\$446.84
34	\$526.48	\$526.48	\$422.34	\$422.34	\$452.81	\$452.81
35	\$529.94	\$529.94	\$425.12	\$425.12	\$455.79	\$455.79
36	\$533.41	\$533.41	\$427.90	\$427.90	\$458.78	\$458.78
37	\$536.88	\$536.88	\$430.69	\$430.69	\$461.76	\$461.76
38	\$540.35	\$540.35	\$433.47	\$433.47	\$464.75	\$464.75
39	\$547.29	\$547.29	\$439.04	\$439.04	\$470.71	\$470.71
40	\$554.23	\$554.23	\$444.60	\$444.60	\$476.68	\$476.68
41	\$564.64	\$564.64	\$452.95	\$452.95	\$485.63	\$485.63
42	\$574.61	\$574.61	\$460.95	\$460.95	\$494.21	\$494.21
43	\$588.49	\$588.49	\$472.09	\$472.09	\$506.15	\$506.15
44	\$605.84	\$605.84	\$486.00	\$486.00	\$521.07	\$521.07
45	\$626.22	\$626.22	\$502.35	\$502.35	\$538.60	\$538.60
46	\$650.51	\$650.51	\$521.84	\$521.84	\$559.49	\$559.49
47	\$677.83	\$677.83	\$543.75	\$543.75	\$582.98	\$582.98
48	\$709.05	\$709.05	\$568.80	\$568.80	\$609.84	\$609.84
49	\$739.84	\$739.84	\$593.50	\$593.50	\$636.32	\$636.32
50	\$774.53	\$774.53	\$621.33	\$621.33	\$666.16	\$666.16
51	\$808.79	\$808.79	\$648.81	\$648.81	\$695.63	\$695.63
52	\$846.52	\$846.52	\$679.08	\$679.08	\$728.08	\$728.08
53	\$884.69	\$884.69	\$709.70	\$709.70	\$760.90	\$760.90
54	\$925.89	\$925.89	\$742.75	\$742.75	\$796.33	\$796.33
55	\$967.08	\$967.08	\$775.79	\$775.79	\$831.77	\$831.77
56	\$1,011.75	\$1,011.75	\$811.63	\$811.63	\$870.19	\$870.19
57	\$1,056.85	\$1,056.85	\$847.81	\$847.81	\$908.98	\$908.98
58	\$1,104.99	\$1,104.99	\$886.42	\$886.42	\$950.38	\$950.38
59	\$1,128.84	\$1,128.84	\$905.56	\$905.56	\$970.89	\$970.89
60	\$1,176.98	\$1,176.98	\$944.17	\$944.17	\$1,012.29	\$1,012.29
61	\$1,218.61	\$1,218.61	\$977.57	\$977.57	\$1,048.10	\$1,048.10
62	\$1,245.93	\$1,245.93	\$999.49	\$999.49	\$1,071.60	\$1,071.60
63	\$1,280.19	\$1,280.19	\$1,026.97	\$1,026.97	\$1,101.07	\$1,101.07
64+	\$1,301.01	\$1,301.01	\$1,043.67	\$1,043.67	\$1,118.97	\$1,118.97

Company Name: **Highmark Coverage Advantage (HCA)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **October 1, 2020**

Ending date of Rates: **December 31, 2020**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$20		\$20		\$45		\$45		\$30	
OOP Maximum =>	\$4,000		\$4,000		\$8,150		\$8,150		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$383.99	\$383.99	\$411.70	\$411.70	\$339.22	\$339.22	\$363.70	\$363.70	\$331.35	\$331.35
15	\$418.12	\$418.12	\$448.30	\$448.30	\$369.38	\$369.38	\$396.03	\$396.03	\$360.81	\$360.81
16	\$431.18	\$431.18	\$462.29	\$462.29	\$380.91	\$380.91	\$408.39	\$408.39	\$372.07	\$372.07
17	\$444.23	\$444.23	\$476.28	\$476.28	\$392.44	\$392.44	\$420.76	\$420.76	\$383.33	\$383.33
18	\$458.28	\$458.28	\$491.35	\$491.35	\$404.85	\$404.85	\$434.07	\$434.07	\$395.46	\$395.46
19	\$472.33	\$472.33	\$506.42	\$506.42	\$417.27	\$417.27	\$447.38	\$447.38	\$407.58	\$407.58
20	\$486.89	\$486.89	\$522.02	\$522.02	\$430.13	\$430.13	\$461.17	\$461.17	\$420.15	\$420.15
21	\$501.95	\$501.95	\$538.17	\$538.17	\$443.43	\$443.43	\$475.43	\$475.43	\$433.14	\$433.14
22	\$501.95	\$501.95	\$538.17	\$538.17	\$443.43	\$443.43	\$475.43	\$475.43	\$433.14	\$433.14
23	\$501.95	\$501.95	\$538.17	\$538.17	\$443.43	\$443.43	\$475.43	\$475.43	\$433.14	\$433.14
24	\$501.95	\$501.95	\$538.17	\$538.17	\$443.43	\$443.43	\$475.43	\$475.43	\$433.14	\$433.14
25	\$503.96	\$503.96	\$540.32	\$540.32	\$445.20	\$445.20	\$477.33	\$477.33	\$434.87	\$434.87
26	\$514.00	\$514.00	\$551.09	\$551.09	\$454.07	\$454.07	\$486.84	\$486.84	\$443.54	\$443.54
27	\$526.04	\$526.04	\$564.00	\$564.00	\$464.71	\$464.71	\$498.25	\$498.25	\$453.93	\$453.93
28	\$545.62	\$545.62	\$584.99	\$584.99	\$482.01	\$482.01	\$516.79	\$516.79	\$470.82	\$470.82
29	\$561.68	\$561.68	\$602.21	\$602.21	\$496.20	\$496.20	\$532.01	\$532.01	\$484.68	\$484.68
30	\$569.71	\$569.71	\$610.82	\$610.82	\$503.29	\$503.29	\$539.61	\$539.61	\$491.61	\$491.61
31	\$581.76	\$581.76	\$623.74	\$623.74	\$513.94	\$513.94	\$551.02	\$551.02	\$502.01	\$502.01
32	\$593.81	\$593.81	\$636.66	\$636.66	\$524.58	\$524.58	\$562.43	\$562.43	\$512.40	\$512.40
33	\$601.34	\$601.34	\$644.73	\$644.73	\$531.23	\$531.23	\$569.57	\$569.57	\$518.90	\$518.90
34	\$609.37	\$609.37	\$653.34	\$653.34	\$538.32	\$538.32	\$577.17	\$577.17	\$525.83	\$525.83
35	\$613.38	\$613.38	\$657.64	\$657.64	\$541.87	\$541.87	\$580.98	\$580.98	\$529.30	\$529.30
36	\$617.40	\$617.40	\$661.95	\$661.95	\$545.42	\$545.42	\$584.78	\$584.78	\$532.76	\$532.76
37	\$621.41	\$621.41	\$666.25	\$666.25	\$548.97	\$548.97	\$588.58	\$588.58	\$536.23	\$536.23
38	\$625.43	\$625.43	\$670.56	\$670.56	\$552.51	\$552.51	\$592.39	\$592.39	\$539.69	\$539.69
39	\$633.46	\$633.46	\$679.17	\$679.17	\$559.61	\$559.61	\$599.99	\$599.99	\$546.62	\$546.62
40	\$641.49	\$641.49	\$687.78	\$687.78	\$566.70	\$566.70	\$607.60	\$607.60	\$553.55	\$553.55
41	\$653.54	\$653.54	\$700.70	\$700.70	\$577.35	\$577.35	\$619.01	\$619.01	\$563.95	\$563.95
42	\$665.08	\$665.08	\$713.08	\$713.08	\$587.54	\$587.54	\$629.94	\$629.94	\$573.91	\$573.91
43	\$681.15	\$681.15	\$730.30	\$730.30	\$601.73	\$601.73	\$645.16	\$645.16	\$587.77	\$587.77
44	\$701.22	\$701.22	\$751.82	\$751.82	\$619.47	\$619.47	\$664.18	\$664.18	\$605.10	\$605.10
45	\$724.82	\$724.82	\$777.12	\$777.12	\$640.31	\$640.31	\$686.52	\$686.52	\$625.45	\$625.45
46	\$752.93	\$752.93	\$807.26	\$807.26	\$665.15	\$665.15	\$713.15	\$713.15	\$649.71	\$649.71
47	\$784.55	\$784.55	\$841.16	\$841.16	\$693.08	\$693.08	\$743.10	\$743.10	\$677.00	\$677.00
48	\$820.69	\$820.69	\$879.91	\$879.91	\$725.01	\$725.01	\$777.33	\$777.33	\$708.18	\$708.18
49	\$856.33	\$856.33	\$918.12	\$918.12	\$756.49	\$756.49	\$811.08	\$811.08	\$738.94	\$738.94
50	\$896.48	\$896.48	\$961.17	\$961.17	\$791.97	\$791.97	\$849.12	\$849.12	\$773.59	\$773.59
51	\$936.14	\$936.14	\$1,003.69	\$1,003.69	\$827.00	\$827.00	\$886.68	\$886.68	\$807.81	\$807.81
52	\$979.81	\$979.81	\$1,050.51	\$1,050.51	\$865.58	\$865.58	\$928.04	\$928.04	\$845.49	\$845.49
53	\$1,023.98	\$1,023.98	\$1,097.87	\$1,097.87	\$904.60	\$904.60	\$969.88	\$969.88	\$883.61	\$883.61
54	\$1,071.66	\$1,071.66	\$1,148.99	\$1,148.99	\$946.72	\$946.72	\$1,015.04	\$1,015.04	\$924.75	\$924.75
55	\$1,119.35	\$1,119.35	\$1,200.12	\$1,200.12	\$988.85	\$988.85	\$1,060.21	\$1,060.21	\$965.90	\$965.90
56	\$1,171.05	\$1,171.05	\$1,255.55	\$1,255.55	\$1,034.52	\$1,034.52	\$1,109.18	\$1,109.18	\$1,010.52	\$1,010.52
57	\$1,223.25	\$1,223.25	\$1,311.52	\$1,311.52	\$1,080.64	\$1,080.64	\$1,158.62	\$1,158.62	\$1,055.56	\$1,055.56
58	\$1,278.97	\$1,278.97	\$1,371.26	\$1,371.26	\$1,129.86	\$1,129.86	\$1,211.40	\$1,211.40	\$1,103.64	\$1,103.64
59	\$1,306.58	\$1,306.58	\$1,400.86	\$1,400.86	\$1,154.25	\$1,154.25	\$1,237.54	\$1,237.54	\$1,127.46	\$1,127.46
60	\$1,362.29	\$1,362.29	\$1,460.59	\$1,460.59	\$1,203.47	\$1,203.47	\$1,290.32	\$1,290.32	\$1,175.54	\$1,175.54
61	\$1,410.48	\$1,410.48	\$1,512.26	\$1,512.26	\$1,246.04	\$1,246.04	\$1,335.96	\$1,335.96	\$1,217.12	\$1,217.12
62	\$1,442.10	\$1,442.10	\$1,546.16	\$1,546.16	\$1,273.97	\$1,273.97	\$1,365.91	\$1,365.91	\$1,244.41	\$1,244.41
63	\$1,481.76	\$1,481.76	\$1,588.68	\$1,588.68	\$1,309.01	\$1,309.01	\$1,403.47	\$1,403.47	\$1,278.63	\$1,278.63
64+	\$1,505.85	\$1,505.85	\$1,614.51	\$1,614.51	\$1,330.29	\$1,330.29	\$1,426.29	\$1,426.29	\$1,299.42	\$1,299.42

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010005		79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$30		\$30		\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$355.27	\$355.27	\$323.27	\$323.27	\$346.60	\$346.60	\$309.28	\$309.28	\$331.60	\$331.60
15	\$386.85	\$386.85	\$352.00	\$352.00	\$377.41	\$377.41	\$336.77	\$336.77	\$361.07	\$361.07
16	\$398.92	\$398.92	\$362.99	\$362.99	\$389.19	\$389.19	\$347.29	\$347.29	\$372.34	\$372.34
17	\$410.99	\$410.99	\$373.97	\$373.97	\$400.97	\$400.97	\$357.80	\$357.80	\$383.61	\$383.61
18	\$424.00	\$424.00	\$385.81	\$385.81	\$413.65	\$413.65	\$369.12	\$369.12	\$395.75	\$395.75
19	\$437.00	\$437.00	\$397.64	\$397.64	\$426.34	\$426.34	\$380.44	\$380.44	\$407.89	\$407.89
20	\$450.47	\$450.47	\$409.89	\$409.89	\$439.48	\$439.48	\$392.16	\$392.16	\$420.46	\$420.46
21	\$464.40	\$464.40	\$422.57	\$422.57	\$453.07	\$453.07	\$404.29	\$404.29	\$433.46	\$433.46
22	\$464.40	\$464.40	\$422.57	\$422.57	\$453.07	\$453.07	\$404.29	\$404.29	\$433.46	\$433.46
23	\$464.40	\$464.40	\$422.57	\$422.57	\$453.07	\$453.07	\$404.29	\$404.29	\$433.46	\$433.46
24	\$464.40	\$464.40	\$422.57	\$422.57	\$453.07	\$453.07	\$404.29	\$404.29	\$433.46	\$433.46
25	\$466.26	\$466.26	\$424.26	\$424.26	\$454.88	\$454.88	\$405.91	\$405.91	\$435.19	\$435.19
26	\$475.55	\$475.55	\$432.71	\$432.71	\$463.94	\$463.94	\$413.99	\$413.99	\$443.86	\$443.86
27	\$486.69	\$486.69	\$442.85	\$442.85	\$474.82	\$474.82	\$423.70	\$423.70	\$454.27	\$454.27
28	\$504.80	\$504.80	\$459.33	\$459.33	\$492.49	\$492.49	\$439.46	\$439.46	\$471.17	\$471.17
29	\$519.66	\$519.66	\$472.86	\$472.86	\$506.99	\$506.99	\$452.40	\$452.40	\$485.04	\$485.04
30	\$527.09	\$527.09	\$479.62	\$479.62	\$514.23	\$514.23	\$458.87	\$458.87	\$491.98	\$491.98
31	\$538.24	\$538.24	\$489.76	\$489.76	\$525.11	\$525.11	\$468.57	\$468.57	\$502.38	\$502.38
32	\$549.39	\$549.39	\$499.90	\$499.90	\$535.98	\$535.98	\$478.28	\$478.28	\$512.78	\$512.78
33	\$556.35	\$556.35	\$506.24	\$506.24	\$542.78	\$542.78	\$484.34	\$484.34	\$519.29	\$519.29
34	\$563.78	\$563.78	\$513.00	\$513.00	\$550.03	\$550.03	\$490.81	\$490.81	\$526.22	\$526.22
35	\$567.50	\$567.50	\$516.38	\$516.38	\$553.65	\$553.65	\$494.04	\$494.04	\$529.69	\$529.69
36	\$571.21	\$571.21	\$519.76	\$519.76	\$557.28	\$557.28	\$497.28	\$497.28	\$533.16	\$533.16
37	\$574.93	\$574.93	\$523.14	\$523.14	\$560.90	\$560.90	\$500.51	\$500.51	\$536.62	\$536.62
38	\$578.64	\$578.64	\$526.52	\$526.52	\$564.53	\$564.53	\$503.75	\$503.75	\$540.09	\$540.09
39	\$586.07	\$586.07	\$533.28	\$533.28	\$571.77	\$571.77	\$510.21	\$510.21	\$547.03	\$547.03
40	\$593.50	\$593.50	\$540.04	\$540.04	\$579.02	\$579.02	\$516.68	\$516.68	\$553.96	\$553.96
41	\$604.65	\$604.65	\$550.19	\$550.19	\$589.90	\$589.90	\$526.39	\$526.39	\$564.36	\$564.36
42	\$615.33	\$615.33	\$559.91	\$559.91	\$600.32	\$600.32	\$535.68	\$535.68	\$574.33	\$574.33
43	\$630.19	\$630.19	\$573.43	\$573.43	\$614.82	\$614.82	\$548.62	\$548.62	\$588.21	\$588.21
44	\$648.77	\$648.77	\$590.33	\$590.33	\$632.94	\$632.94	\$564.79	\$564.79	\$605.54	\$605.54
45	\$670.59	\$670.59	\$610.19	\$610.19	\$654.23	\$654.23	\$583.79	\$583.79	\$625.92	\$625.92
46	\$696.60	\$696.60	\$633.86	\$633.86	\$679.61	\$679.61	\$606.44	\$606.44	\$650.19	\$650.19
47	\$725.86	\$725.86	\$660.48	\$660.48	\$708.15	\$708.15	\$631.91	\$631.91	\$677.50	\$677.50
48	\$759.29	\$759.29	\$690.90	\$690.90	\$740.77	\$740.77	\$661.01	\$661.01	\$708.71	\$708.71
49	\$792.27	\$792.27	\$720.90	\$720.90	\$772.94	\$772.94	\$689.72	\$689.72	\$739.48	\$739.48
50	\$829.42	\$829.42	\$754.71	\$754.71	\$809.18	\$809.18	\$722.06	\$722.06	\$774.16	\$774.16
51	\$866.11	\$866.11	\$788.09	\$788.09	\$844.98	\$844.98	\$754.00	\$754.00	\$808.40	\$808.40
52	\$906.51	\$906.51	\$824.86	\$824.86	\$884.39	\$884.39	\$789.17	\$789.17	\$846.11	\$846.11
53	\$947.38	\$947.38	\$862.04	\$862.04	\$924.26	\$924.26	\$824.75	\$824.75	\$884.26	\$884.26
54	\$991.49	\$991.49	\$902.19	\$902.19	\$967.30	\$967.30	\$863.16	\$863.16	\$925.44	\$925.44
55	\$1,035.61	\$1,035.61	\$942.33	\$942.33	\$1,010.35	\$1,010.35	\$901.57	\$901.57	\$966.62	\$966.62
56	\$1,083.45	\$1,083.45	\$985.86	\$985.86	\$1,057.01	\$1,057.01	\$943.21	\$943.21	\$1,011.26	\$1,011.26
57	\$1,131.74	\$1,131.74	\$1,029.80	\$1,029.80	\$1,104.13	\$1,104.13	\$985.25	\$985.25	\$1,056.34	\$1,056.34
58	\$1,183.29	\$1,183.29	\$1,076.71	\$1,076.71	\$1,154.42	\$1,154.42	\$1,030.13	\$1,030.13	\$1,104.46	\$1,104.46
59	\$1,208.83	\$1,208.83	\$1,099.95	\$1,099.95	\$1,179.34	\$1,179.34	\$1,052.37	\$1,052.37	\$1,128.30	\$1,128.30
60	\$1,260.38	\$1,260.38	\$1,146.85	\$1,146.85	\$1,229.63	\$1,229.63	\$1,097.24	\$1,097.24	\$1,176.41	\$1,176.41
61	\$1,304.96	\$1,304.96	\$1,187.42	\$1,187.42	\$1,273.13	\$1,273.13	\$1,136.05	\$1,136.05	\$1,218.02	\$1,218.02
62	\$1,334.22	\$1,334.22	\$1,214.04	\$1,214.04	\$1,301.67	\$1,301.67	\$1,161.53	\$1,161.53	\$1,245.33	\$1,245.33
63	\$1,370.91	\$1,370.91	\$1,247.43	\$1,247.43	\$1,337.46	\$1,337.46	\$1,193.46	\$1,193.46	\$1,279.57	\$1,279.57
64+	\$1,393.20	\$1,393.20	\$1,267.71	\$1,267.71	\$1,359.21	\$1,359.21	\$1,212.87	\$1,212.87	\$1,300.38	\$1,300.38

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010015		79279PA0010015		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/PPO-6	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$1,400		\$2,500		\$2,500		\$1,000	
Coinurance =>	100%		100%		100%		100%		80%	
Copays =>	\$45		\$45		\$45		\$45		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$313.37	\$313.37	\$335.99	\$335.99	\$302.67	\$302.67	\$324.51	\$324.51	\$299.82	\$299.82
15	\$341.23	\$341.23	\$365.85	\$365.85	\$329.58	\$329.58	\$353.36	\$353.36	\$326.47	\$326.47
16	\$351.88	\$351.88	\$377.27	\$377.27	\$339.86	\$339.86	\$364.39	\$364.39	\$336.66	\$336.66
17	\$362.53	\$362.53	\$388.69	\$388.69	\$350.15	\$350.15	\$375.42	\$375.42	\$346.85	\$346.85
18	\$374.00	\$374.00	\$400.99	\$400.99	\$361.23	\$361.23	\$387.29	\$387.29	\$357.82	\$357.82
19	\$385.47	\$385.47	\$413.29	\$413.29	\$372.31	\$372.31	\$399.17	\$399.17	\$368.80	\$368.80
20	\$397.35	\$397.35	\$426.02	\$426.02	\$383.78	\$383.78	\$411.47	\$411.47	\$380.16	\$380.16
21	\$409.64	\$409.64	\$439.20	\$439.20	\$395.65	\$395.65	\$424.20	\$424.20	\$391.92	\$391.92
22	\$409.64	\$409.64	\$439.20	\$439.20	\$395.65	\$395.65	\$424.20	\$424.20	\$391.92	\$391.92
23	\$409.64	\$409.64	\$439.20	\$439.20	\$395.65	\$395.65	\$424.20	\$424.20	\$391.92	\$391.92
24	\$409.64	\$409.64	\$439.20	\$439.20	\$395.65	\$395.65	\$424.20	\$424.20	\$391.92	\$391.92
25	\$411.28	\$411.28	\$440.96	\$440.96	\$397.23	\$397.23	\$425.90	\$425.90	\$393.49	\$393.49
26	\$419.47	\$419.47	\$449.74	\$449.74	\$405.15	\$405.15	\$434.38	\$434.38	\$401.33	\$401.33
27	\$429.30	\$429.30	\$460.28	\$460.28	\$414.64	\$414.64	\$444.56	\$444.56	\$410.73	\$410.73
28	\$445.28	\$445.28	\$477.41	\$477.41	\$430.07	\$430.07	\$461.11	\$461.11	\$426.02	\$426.02
29	\$458.39	\$458.39	\$491.46	\$491.46	\$442.73	\$442.73	\$474.68	\$474.68	\$438.56	\$438.56
30	\$464.94	\$464.94	\$498.49	\$498.49	\$449.06	\$449.06	\$481.47	\$481.47	\$444.83	\$444.83
31	\$474.77	\$474.77	\$509.03	\$509.03	\$458.56	\$458.56	\$491.65	\$491.65	\$454.24	\$454.24
32	\$484.60	\$484.60	\$519.57	\$519.57	\$468.05	\$468.05	\$501.83	\$501.83	\$463.64	\$463.64
33	\$490.75	\$490.75	\$526.16	\$526.16	\$473.99	\$473.99	\$508.19	\$508.19	\$469.52	\$469.52
34	\$497.30	\$497.30	\$533.19	\$533.19	\$480.32	\$480.32	\$514.98	\$514.98	\$475.79	\$475.79
35	\$500.58	\$500.58	\$536.70	\$536.70	\$483.48	\$483.48	\$518.37	\$518.37	\$478.93	\$478.93
36	\$503.86	\$503.86	\$540.22	\$540.22	\$486.65	\$486.65	\$521.77	\$521.77	\$482.06	\$482.06
37	\$507.13	\$507.13	\$543.73	\$543.73	\$489.81	\$489.81	\$525.16	\$525.16	\$485.20	\$485.20
38	\$510.41	\$510.41	\$547.24	\$547.24	\$492.98	\$492.98	\$528.55	\$528.55	\$488.33	\$488.33
39	\$516.97	\$516.97	\$554.27	\$554.27	\$499.31	\$499.31	\$535.34	\$535.34	\$494.60	\$494.60
40	\$523.52	\$523.52	\$561.30	\$561.30	\$505.64	\$505.64	\$542.13	\$542.13	\$500.87	\$500.87
41	\$533.35	\$533.35	\$571.84	\$571.84	\$515.14	\$515.14	\$552.31	\$552.31	\$510.28	\$510.28
42	\$542.77	\$542.77	\$581.94	\$581.94	\$524.24	\$524.24	\$562.07	\$562.07	\$519.29	\$519.29
43	\$555.88	\$555.88	\$595.99	\$595.99	\$536.90	\$536.90	\$575.64	\$575.64	\$531.84	\$531.84
44	\$572.27	\$572.27	\$613.56	\$613.56	\$552.72	\$552.72	\$592.61	\$592.61	\$547.51	\$547.51
45	\$591.52	\$591.52	\$634.20	\$634.20	\$571.32	\$571.32	\$612.54	\$612.54	\$565.93	\$565.93
46	\$614.46	\$614.46	\$658.80	\$658.80	\$593.48	\$593.48	\$636.30	\$636.30	\$587.88	\$587.88
47	\$640.27	\$640.27	\$686.47	\$686.47	\$618.40	\$618.40	\$663.02	\$663.02	\$612.57	\$612.57
48	\$669.76	\$669.76	\$718.09	\$718.09	\$646.89	\$646.89	\$693.57	\$693.57	\$640.79	\$640.79
49	\$698.85	\$698.85	\$749.28	\$749.28	\$674.98	\$674.98	\$723.69	\$723.69	\$668.62	\$668.62
50	\$731.62	\$731.62	\$784.41	\$784.41	\$706.63	\$706.63	\$757.62	\$757.62	\$699.97	\$699.97
51	\$763.98	\$763.98	\$819.11	\$819.11	\$737.89	\$737.89	\$791.13	\$791.13	\$730.93	\$730.93
52	\$799.62	\$799.62	\$857.32	\$857.32	\$772.31	\$772.31	\$828.04	\$828.04	\$765.03	\$765.03
53	\$835.67	\$835.67	\$895.97	\$895.97	\$807.13	\$807.13	\$865.37	\$865.37	\$799.52	\$799.52
54	\$874.58	\$874.58	\$937.69	\$937.69	\$844.71	\$844.71	\$905.67	\$905.67	\$836.75	\$836.75
55	\$913.50	\$913.50	\$979.42	\$979.42	\$882.30	\$882.30	\$945.97	\$945.97	\$873.98	\$873.98
56	\$955.69	\$955.69	\$1,024.65	\$1,024.65	\$923.05	\$923.05	\$989.66	\$989.66	\$914.35	\$914.35
57	\$998.29	\$998.29	\$1,070.33	\$1,070.33	\$964.20	\$964.20	\$1,033.78	\$1,033.78	\$955.11	\$955.11
58	\$1,043.76	\$1,043.76	\$1,119.08	\$1,119.08	\$1,008.12	\$1,008.12	\$1,080.86	\$1,080.86	\$998.61	\$998.61
59	\$1,066.29	\$1,066.29	\$1,143.24	\$1,143.24	\$1,029.88	\$1,029.88	\$1,104.19	\$1,104.19	\$1,020.17	\$1,020.17
60	\$1,111.76	\$1,111.76	\$1,191.99	\$1,191.99	\$1,073.79	\$1,073.79	\$1,151.28	\$1,151.28	\$1,063.67	\$1,063.67
61	\$1,151.09	\$1,151.09	\$1,234.15	\$1,234.15	\$1,111.78	\$1,111.78	\$1,192.00	\$1,192.00	\$1,101.30	\$1,101.30
62	\$1,176.90	\$1,176.90	\$1,261.82	\$1,261.82	\$1,136.70	\$1,136.70	\$1,218.73	\$1,218.73	\$1,125.99	\$1,125.99
63	\$1,209.26	\$1,209.26	\$1,296.52	\$1,296.52	\$1,167.96	\$1,167.96	\$1,252.24	\$1,252.24	\$1,156.95	\$1,156.95
64+	\$1,228.92	\$1,228.92	\$1,317.60	\$1,317.60	\$1,186.95	\$1,186.95	\$1,272.60	\$1,272.60	\$1,175.76	\$1,175.76

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0020005		79279PA0020007		79279PA0020007		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500	
Form # =>	HCA/PPO-6		HCA/PPO-6		HCA/PPO-6		HCA/HDHP-6	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$2,000		\$2,000		\$1,500	
Coinurance =>	80%		90%		90%		100%	
Copays =>	\$60		\$45		\$45		\$20	
OOP Maximum =>	\$6,900		\$7,900		\$7,900		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$321.46	\$321.46	\$299.21	\$299.21	\$320.80	\$320.80	\$315.80	\$315.80
15	\$350.03	\$350.03	\$325.80	\$325.80	\$349.31	\$349.31	\$343.87	\$343.87
16	\$360.96	\$360.96	\$335.97	\$335.97	\$360.21	\$360.21	\$354.60	\$354.60
17	\$371.89	\$371.89	\$346.14	\$346.14	\$371.12	\$371.12	\$365.34	\$365.34
18	\$383.65	\$383.65	\$357.09	\$357.09	\$382.86	\$382.86	\$376.90	\$376.90
19	\$395.42	\$395.42	\$368.04	\$368.04	\$394.60	\$394.60	\$388.45	\$388.45
20	\$407.60	\$407.60	\$379.39	\$379.39	\$406.76	\$406.76	\$400.43	\$400.43
21	\$420.21	\$420.21	\$391.12	\$391.12	\$419.34	\$419.34	\$412.81	\$412.81
22	\$420.21	\$420.21	\$391.12	\$391.12	\$419.34	\$419.34	\$412.81	\$412.81
23	\$420.21	\$420.21	\$391.12	\$391.12	\$419.34	\$419.34	\$412.81	\$412.81
24	\$420.21	\$420.21	\$391.12	\$391.12	\$419.34	\$419.34	\$412.81	\$412.81
25	\$421.89	\$421.89	\$392.68	\$392.68	\$421.02	\$421.02	\$414.46	\$414.46
26	\$430.30	\$430.30	\$400.51	\$400.51	\$429.40	\$429.40	\$422.72	\$422.72
27	\$440.38	\$440.38	\$409.89	\$409.89	\$439.47	\$439.47	\$432.62	\$432.62
28	\$456.77	\$456.77	\$425.15	\$425.15	\$455.82	\$455.82	\$448.72	\$448.72
29	\$470.21	\$470.21	\$437.66	\$437.66	\$469.24	\$469.24	\$461.93	\$461.93
30	\$476.94	\$476.94	\$443.92	\$443.92	\$475.95	\$475.95	\$468.54	\$468.54
31	\$487.02	\$487.02	\$453.31	\$453.31	\$486.02	\$486.02	\$478.45	\$478.45
32	\$497.11	\$497.11	\$462.69	\$462.69	\$496.08	\$496.08	\$488.35	\$488.35
33	\$503.41	\$503.41	\$468.56	\$468.56	\$502.37	\$502.37	\$494.55	\$494.55
34	\$510.13	\$510.13	\$474.82	\$474.82	\$509.08	\$509.08	\$501.15	\$501.15
35	\$513.50	\$513.50	\$477.95	\$477.95	\$512.43	\$512.43	\$504.45	\$504.45
36	\$516.86	\$516.86	\$481.08	\$481.08	\$515.79	\$515.79	\$507.76	\$507.76
37	\$520.22	\$520.22	\$484.21	\$484.21	\$519.14	\$519.14	\$511.06	\$511.06
38	\$523.58	\$523.58	\$487.34	\$487.34	\$522.50	\$522.50	\$514.36	\$514.36
39	\$530.31	\$530.31	\$493.59	\$493.59	\$529.21	\$529.21	\$520.97	\$520.97
40	\$537.03	\$537.03	\$499.85	\$499.85	\$535.92	\$535.92	\$527.57	\$527.57
41	\$547.11	\$547.11	\$509.24	\$509.24	\$545.98	\$545.98	\$537.48	\$537.48
42	\$556.78	\$556.78	\$518.23	\$518.23	\$555.63	\$555.63	\$546.97	\$546.97
43	\$570.22	\$570.22	\$530.75	\$530.75	\$569.04	\$569.04	\$560.18	\$560.18
44	\$587.03	\$587.03	\$546.39	\$546.39	\$585.82	\$585.82	\$576.70	\$576.70
45	\$606.78	\$606.78	\$564.78	\$564.78	\$605.53	\$605.53	\$596.10	\$596.10
46	\$630.32	\$630.32	\$586.68	\$586.68	\$629.01	\$629.01	\$619.22	\$619.22
47	\$656.79	\$656.79	\$611.32	\$611.32	\$655.43	\$655.43	\$645.22	\$645.22
48	\$687.04	\$687.04	\$639.48	\$639.48	\$685.62	\$685.62	\$674.94	\$674.94
49	\$716.88	\$716.88	\$667.25	\$667.25	\$715.39	\$715.39	\$704.25	\$704.25
50	\$750.50	\$750.50	\$698.54	\$698.54	\$748.94	\$748.94	\$737.28	\$737.28
51	\$783.69	\$783.69	\$729.44	\$729.44	\$782.07	\$782.07	\$769.89	\$769.89
52	\$820.25	\$820.25	\$763.47	\$763.47	\$818.55	\$818.55	\$805.81	\$805.81
53	\$857.23	\$857.23	\$797.88	\$797.88	\$855.45	\$855.45	\$842.13	\$842.13
54	\$897.15	\$897.15	\$835.04	\$835.04	\$895.29	\$895.29	\$881.35	\$881.35
55	\$937.07	\$937.07	\$872.20	\$872.20	\$935.13	\$935.13	\$920.57	\$920.57
56	\$980.35	\$980.35	\$912.48	\$912.48	\$978.32	\$978.32	\$963.09	\$963.09
57	\$1,024.05	\$1,024.05	\$953.16	\$953.16	\$1,021.93	\$1,021.93	\$1,006.02	\$1,006.02
58	\$1,070.70	\$1,070.70	\$996.57	\$996.57	\$1,068.48	\$1,068.48	\$1,051.84	\$1,051.84
59	\$1,093.81	\$1,093.81	\$1,018.09	\$1,018.09	\$1,091.54	\$1,091.54	\$1,074.54	\$1,074.54
60	\$1,140.45	\$1,140.45	\$1,061.50	\$1,061.50	\$1,138.09	\$1,138.09	\$1,120.37	\$1,120.37
61	\$1,180.79	\$1,180.79	\$1,099.05	\$1,099.05	\$1,178.35	\$1,178.35	\$1,160.00	\$1,160.00
62	\$1,207.26	\$1,207.26	\$1,123.69	\$1,123.69	\$1,204.76	\$1,204.76	\$1,186.00	\$1,186.00
63	\$1,240.46	\$1,240.46	\$1,154.59	\$1,154.59	\$1,237.89	\$1,237.89	\$1,218.62	\$1,218.62
64+	\$1,260.63	\$1,260.63	\$1,173.36	\$1,173.36	\$1,258.02	\$1,258.02	\$1,238.43	\$1,238.43

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0060001		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$4000	
Form # =>	HCA/HDHP-6		HCA/HDHP-6		HCA/HDHP-6	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C	
Metal =>	Gold		Silver		Silver	
Deductible =>	\$1,500		\$4,100		\$4,100	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		100%		100%	
OOP Maximum =>	\$3,000		\$4,100		\$4,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$338.59	\$338.59	\$271.61	\$271.61	\$291.22	\$291.22
15	\$368.69	\$368.69	\$295.76	\$295.76	\$317.11	\$317.11
16	\$380.19	\$380.19	\$304.99	\$304.99	\$327.00	\$327.00
17	\$391.70	\$391.70	\$314.22	\$314.22	\$336.90	\$336.90
18	\$404.09	\$404.09	\$324.16	\$324.16	\$347.56	\$347.56
19	\$416.49	\$416.49	\$334.10	\$334.10	\$358.22	\$358.22
20	\$429.32	\$429.32	\$344.40	\$344.40	\$369.26	\$369.26
21	\$442.60	\$442.60	\$355.05	\$355.05	\$380.68	\$380.68
22	\$442.60	\$442.60	\$355.05	\$355.05	\$380.68	\$380.68
23	\$442.60	\$442.60	\$355.05	\$355.05	\$380.68	\$380.68
24	\$442.60	\$442.60	\$355.05	\$355.05	\$380.68	\$380.68
25	\$444.37	\$444.37	\$356.47	\$356.47	\$382.20	\$382.20
26	\$453.22	\$453.22	\$363.57	\$363.57	\$389.82	\$389.82
27	\$463.84	\$463.84	\$372.09	\$372.09	\$398.95	\$398.95
28	\$481.11	\$481.11	\$385.94	\$385.94	\$413.80	\$413.80
29	\$495.27	\$495.27	\$397.30	\$397.30	\$425.98	\$425.98
30	\$502.35	\$502.35	\$402.98	\$402.98	\$432.07	\$432.07
31	\$512.97	\$512.97	\$411.50	\$411.50	\$441.21	\$441.21
32	\$523.60	\$523.60	\$420.02	\$420.02	\$450.34	\$450.34
33	\$530.23	\$530.23	\$425.35	\$425.35	\$456.05	\$456.05
34	\$537.32	\$537.32	\$431.03	\$431.03	\$462.15	\$462.15
35	\$540.86	\$540.86	\$433.87	\$433.87	\$465.19	\$465.19
36	\$544.40	\$544.40	\$436.71	\$436.71	\$468.24	\$468.24
37	\$547.94	\$547.94	\$439.55	\$439.55	\$471.28	\$471.28
38	\$551.48	\$551.48	\$442.39	\$442.39	\$474.33	\$474.33
39	\$558.56	\$558.56	\$448.07	\$448.07	\$480.42	\$480.42
40	\$565.64	\$565.64	\$453.75	\$453.75	\$486.51	\$486.51
41	\$576.27	\$576.27	\$462.28	\$462.28	\$495.65	\$495.65
42	\$586.45	\$586.45	\$470.44	\$470.44	\$504.40	\$504.40
43	\$600.61	\$600.61	\$481.80	\$481.80	\$516.58	\$516.58
44	\$618.31	\$618.31	\$496.00	\$496.00	\$531.81	\$531.81
45	\$639.11	\$639.11	\$512.69	\$512.69	\$549.70	\$549.70
46	\$663.90	\$663.90	\$532.58	\$532.58	\$571.02	\$571.02
47	\$691.78	\$691.78	\$554.94	\$554.94	\$595.00	\$595.00
48	\$723.65	\$723.65	\$580.51	\$580.51	\$622.41	\$622.41
49	\$755.08	\$755.08	\$605.72	\$605.72	\$649.44	\$649.44
50	\$790.48	\$790.48	\$634.12	\$634.12	\$679.89	\$679.89
51	\$825.45	\$825.45	\$662.17	\$662.17	\$709.97	\$709.97
52	\$863.96	\$863.96	\$693.06	\$693.06	\$743.09	\$743.09
53	\$902.90	\$902.90	\$724.30	\$724.30	\$776.59	\$776.59
54	\$944.95	\$944.95	\$758.03	\$758.03	\$812.75	\$812.75
55	\$987.00	\$987.00	\$791.76	\$791.76	\$848.92	\$848.92
56	\$1,032.59	\$1,032.59	\$828.33	\$828.33	\$888.13	\$888.13
57	\$1,078.62	\$1,078.62	\$865.26	\$865.26	\$927.72	\$927.72
58	\$1,127.74	\$1,127.74	\$904.67	\$904.67	\$969.97	\$969.97
59	\$1,152.09	\$1,152.09	\$924.20	\$924.20	\$990.91	\$990.91
60	\$1,201.22	\$1,201.22	\$963.61	\$963.61	\$1,033.17	\$1,033.17
61	\$1,243.71	\$1,243.71	\$997.69	\$997.69	\$1,069.71	\$1,069.71
62	\$1,271.59	\$1,271.59	\$1,020.06	\$1,020.06	\$1,093.69	\$1,093.69
63	\$1,306.56	\$1,306.56	\$1,048.11	\$1,048.11	\$1,123.77	\$1,123.77
64+	\$1,327.80	\$1,327.80	\$1,065.15	\$1,065.15	\$1,142.04	\$1,142.04

**Highmark Coverage Advantage (HCA)
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0070003	Health Savings PPO Embedded \$4000	PPO	Silver	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2019 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	5	13	90	20	14	22	16	3	23	3	29
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31
79279PA0070003	Health Savings PPO Embedded \$4000	PPO	Silver	Off	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 4										RATING AREA 5								RATING AREA 6	
02-01-2019 Number of Cover		312	74	6	70	22	92	61	95	31	166	11	29	169	74	7	5	84	8		
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre		
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$472.16	\$506.23		
79279PA0010003	Premier Balance PPO \$0 Gold A	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$417.11	\$447.21		
79279PA0010005	Premier Balance PPO \$500 A	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$407.43	\$436.84		
79279PA0010007	Premier Balance PPO \$1000 A	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$397.49	\$426.18		
79279PA0010011	Premier Balance PPO \$2000 A	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$380.29	\$407.73		
79279PA0010015	Premier Balance PPO \$1400 A	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$385.32	\$413.13		
79279PA0010016	Premier Balance PPO \$2500 A	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$372.17	\$399.03		
79279PA0020005	Balance PPO \$1000 A	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$368.66	\$395.27		
79279PA0020007	Balance PPO \$2000 A	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$367.91	\$394.45		
79279PA0060001	Health Savings PPO \$1500	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$388.31	\$416.33		
79279PA0070003	Health Savings PPO Embedded \$4000	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$333.98	\$358.08		

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2019 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	5	13	90	20	14	22	16	3	23	3	29
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31
79279PA0070003	Health Savings PPO Embedded \$4000	PPO	Silver	Off	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 4										RATING AREA 5								RATING AREA 6	
02-01-2019 Number of Cover		312	74	6	70	22	92	61	95	31	166	11	29	169	74	7	5	84	8		
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre		
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$481.89	\$516.66		
79279PA0010003	Premier Balance PPO \$0 Gold A	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$425.70	\$456.42		
79279PA0010005	Premier Balance PPO \$500 A	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$415.83	\$445.84		
79279PA0010007	Premier Balance PPO \$1000 A	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$434.96		
79279PA0010011	Premier Balance PPO \$2000 A	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$388.13	\$416.14		
79279PA0010015	Premier Balance PPO \$1400 A	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$393.26	\$421.64		
79279PA0010016	Premier Balance PPO \$2500 A	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$407.25		
79279PA0020005	Balance PPO \$1000 A	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$376.26	\$403.41		
79279PA0020007	Balance PPO \$2000 A	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$375.49	\$402.58		
79279PA0060001	Health Savings PPO \$1500	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$396.31	\$424.91		
79279PA0070003	Health Savings PPO Embedded \$4000	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$340.86	\$365.46		

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2019 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	5	13	90	20	14	22	16	3	23	3	29
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48
79279PA0070003	Health Savings PPO Embedded \$4000	PPO	Silver	Off	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 4										RATING AREA 5								RATING AREA 6	
02-01-2019 Number of Cover		312	74	6	70	22	92	61	95	31	166	11	29	169	74	7	5	84	8		
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre		
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$491.81	\$527.31		
79279PA0010003	Premier Balance PPO \$0 Gold A	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$465.83		
79279PA0010005	Premier Balance PPO \$500 A	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$455.02		
79279PA0010007	Premier Balance PPO \$1000 A	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$414.04	\$443.92		
79279PA0010011	Premier Balance PPO \$2000 A	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$396.12	\$424.71		
79279PA0010015	Premier Balance PPO \$1400 A	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$401.37	\$430.33		
79279PA0010016	Premier Balance PPO \$2500 A	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$415.64		
79279PA0020005	Balance PPO \$1000 A	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	\$411.72		
79279PA0020007	Balance PPO \$2000 A	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$383.22	\$410.88		
79279PA0060001	Health Savings PPO \$1500	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$404.48	\$433.67		
79279PA0070003	Health Savings PPO Embedded \$4000	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$347.89	\$372.99		

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2019 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	5	13	90	20	14	22	16	3	23	3	29
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81
79279PA0070003	Health Savings PPO Embedded \$4000	PPO	Silver	Off	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 4										RATING AREA 5								RATING AREA 6	
02-01-2019 Number of Cover		312	74	6	70	22	92	61	95	31	166	11	29	169	74	7	5	84	8		
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre		
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$501.95	\$538.17		
79279PA0010003	Premier Balance PPO \$0 Gold A	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$443.43	\$475.43		
79279PA0010005	Premier Balance PPO \$500 A	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$433.14	\$464.40		
79279PA0010007	Premier Balance PPO \$1000 A	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$422.57	\$453.07		
79279PA0010011	Premier Balance PPO \$2000 A	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$404.29	\$433.46		
79279PA0010015	Premier Balance PPO \$1400 A	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$409.64	\$439.20		
79279PA0010016	Premier Balance PPO \$2500 A	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$395.65	\$424.20		
79279PA0020005	Balance PPO \$1000 A	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$391.92	\$420.21		
79279PA0020007	Balance PPO \$2000 A	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$419.34		
79279PA0060001	Health Savings PPO \$1500	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$412.81	\$442.60		
79279PA0070003	Health Savings PPO Embedded \$4000	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$355.05	\$380.68		

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Unified Rate Review v5.0

Company Legal Name:Highmark Coverage Advantage (HCA)

HIOS Issuer ID:79279

Effective Date of Rate Change(s):01/01/2020

State:PA

Market:Small Group

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

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

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:01/01/2018to12/31/2018

TotalPMPM

Allowed Claims	\$13,809,381.00	\$612.34
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$12,014,898.00	\$532.76
Risk Adjustment	\$1,903,032.94	\$84.38
Experience Period Premium	\$13,377,420.00	\$593.18
Experience Period Member Months	22,552	

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	\$116.76	1.085	1.000	1.085	1.000	\$137.45
Outpatient Hospital	\$193.93	1.085	1.000	1.085	1.000	\$228.30
Professional	\$166.32	1.085	1.000	1.085	1.000	\$195.80
Other Medical	\$17.34	1.085	1.000	1.085	1.000	\$20.41
Capitation	\$0.17	1.563	1.000	1.563	1.000	\$0.42
Prescription Drug	\$117.80	1.085	1.000	1.085	1.000	\$138.68
Total	\$612.32					\$721.05

Morbidity Adjustment	1.024
Demographic Shift	1.014
Plan Design Changes	1.008
Other	1.019
Adjusted Trended EHB Allowed Claims PMPM for01/01/2020	\$769.02
Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals

Projected Index Rate for01/01/2020	\$769.02	\$9,043,675.20
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	\$97.36	\$1,144,953.60
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$671.66	\$7,898,721.60

Projected Member Months	11,760
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1 of 8

Product-Plan Data Collection

Company Legal Name: Highmark Coverage Advantage (HCA)
 HIOS Issuer ID: 79279
 Effective Date of Rate Change(s): 01/01/2020

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name								
1.2 Product ID								
1.3 Plan Name		Premier Balance PPO \$0 Platinum A	Premier Balance PPO 250 Platinum A	Premier Balance PPO \$0 Gold A	Premier Balance PPO 250 Gold A	Premier Balance PPO \$500 A	Premier Balance PPO 750 A	Premier Balance PPO \$1000 A
1.4 Plan ID (Standard Component ID)		79279PA0010001	79279PA0010002	79279PA0010003	79279PA0010004	79279PA0010005	79279PA0010006	79279PA0010007
1.5 Metal		Platinum	Platinum	Gold	Gold	Gold	Gold	Gold
1.6 AV Metal Value		0.893	0.883	0.820	0.818	0.798	0.802	0.814
1.7 Plan Category		Renewing	Terminated	Renewing	Terminated	Renewing	Terminated	Renewing
1.8 Plan Type		PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?		No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates		01/01/2020	01/01/2018	01/01/2020	01/01/2018	01/01/2020	01/01/2018	01/01/2020
1.11 Cumulative Rate Change % (over 12 mos prior)		-0.61%	0.00%	-1.05%	0.00%	-1.52%	0.00%	-0.25%
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	79279PA0010001	79279PA0010002	79279PA0010003	79279PA0010004	79279PA0010005	79279PA0010006	79279PA0010007
\$13,809,381	2.2 Allowed Claims	\$13,809,381	\$5,148,409	\$347,884	\$1,487,486	\$1,129,430	\$1,362,860	\$114,060	\$962,186
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$1,794,483	\$472,641	\$40,052	\$186,182	\$108,813	\$203,343	\$19,858	\$114,417
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$12,014,898	2.6 Incurred Claims	\$12,014,898	\$4,675,768	\$307,832	\$1,301,304	\$1,020,617	\$1,159,517	\$94,201	\$847,769
\$1,903,033	2.7 Risk Adjustment Transfer Amount	\$1,903,033	\$1,451,073	-\$41,318	\$7,933	\$288,048	\$143,336	\$68,685	\$82,708
\$13,377,420	2.8 Premium	\$13,377,420	\$4,857,240	\$601,509	\$1,664,912	\$819,178	\$1,126,760	\$119,521	\$695,214
22,552	2.9 Experience Period Member Months	22,552	7,238	870	2,760	1,477	1,914	199	1,442
	2.10 Current Enrollment	1,554	497	52	200	76	175	19	110
	2.11 Current Premium PMPM	\$567.98	\$753.15	\$0.00	\$668.66	\$0.00	\$658.46	\$0.00	\$627.65
	2.12 Loss Ratio	78.63%	74.12%	54.95%	77.79%	92.18%	91.29%	50.05%	108.98%
	Per Member Per Month								
	2.13 Allowed Claims	\$612.34	\$711.30	\$399.87	\$538.94	\$764.68	\$712.05	\$573.16	\$667.26
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$79.57	\$65.30	\$46.04	\$67.46	\$73.67	\$106.24	\$99.79	\$79.35
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$532.76	\$646.00	\$353.83	\$471.49	\$691.01	\$605.81	\$473.37	\$587.91
	2.18 Risk Adjustment Transfer Amount	\$84.38	\$200.48	-\$47.49	\$2.87	\$195.02	\$74.89	\$345.15	\$57.36
	2.19 Premium	\$593.18	\$671.07	\$691.39	\$603.23	\$554.62	\$588.69	\$600.61	\$482.12

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		79279PA0010001	79279PA0010002	79279PA0010003	79279PA0010004	79279PA0010005	79279PA0010006	79279PA0010007
3.2 Market Adjusted Index Rate								
3.3 AV and Cost Sharing Design of Plan		0.9580	0.0000	0.8463	0.0000	0.8267	0.0000	0.8065
3.4 Provider Network Adjustment		1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000
Administrative Costs								
3.6 Administrative Expense		8.67%	8.67%	8.67%	8.67%	8.67%	8.67%	8.67%
3.7 Taxes and Fees		2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%
3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$727.06	\$0.00	\$642.29	\$0.00	\$627.41	\$0.00	\$612.08
3.11 Age Calibration Factor	0.6498							
3.12 Geographic Calibration Factor	1.0304							
3.13 Tobacco Calibration Factor	1.0000							
3.14 Calibrated Plan Adjusted Index Rate		\$486.81	\$0.00	\$430.05	\$0.00	\$420.09	\$0.00	\$409.82

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	79279PA0010001	79279PA0010002	79279PA0010003	79279PA0010004	79279PA0010005	79279PA0010006	79279PA0010007
4.2 Allowed Claims	\$9,042,715	\$3,335,517	\$0	\$1,137,444	\$0	\$1,426,319	\$0	\$731,214
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$1,284,856	\$268,031	\$0	\$153,464	\$0	\$221,060	\$0	\$128,400
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$7,757,859	\$3,067,486	\$0	\$983,980	\$0	\$1,205,259	\$0	\$602,814
4.7 Risk Adjustment Transfer Amount	\$982,312	\$347,819	\$0	\$126,297	\$0	\$158,373	\$0	\$81,191
4.8 Premium	\$7,656,015	\$3,027,217	\$0	\$971,062	\$0	\$1,189,437	\$0	\$594,900
4.9 Projected Member Months	11,760	4,164	0	1,512	0	1,896	0	972
4.10 Loss Ratio	89.81%	90.89%	#DIV/0!	89.67%	#DIV/0!	89.42%	#DIV/0!	89.16%
Per Member Per Month								
4.11 Allowed Claims	\$768.94	\$801.04	#DIV/0!	\$752.28	#DIV/0!	\$752.28	#DIV/0!	\$752.28
4.12 Reinsurance	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00
4.13 Member Cost Sharing	\$109.26	\$64.37	#DIV/0!	\$101.50	#DIV/0!	\$116.59	#DIV/0!	\$132.10
4.14 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00
4.15 Incurred Claims	\$659.68	\$736.67	#DIV/0!	\$650.78	#DIV/0!	\$635.69	#DIV/0!	\$620.18
4.16 Risk Adjustment Transfer Amount	\$83.53	\$83.53	#DIV/0!	\$83.53	#DIV/0!	\$83.53	#DIV/0!	\$83.53
4.17 Premium	\$651.02	\$727.00	#DIV/0!	\$642.24	#DIV/0!	\$627.34	#DIV/0!	\$612.04

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State: PA

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

Market: Small Group

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



Premier Balance PPO								Balance PPO			
79279PA001								79279PA002			
Premier Balance PPO 1250 A	Premier Balance PPO 1500 A	Premier Balance PPO \$2000 A	Premier Balance PPO 1400 A	Premier Balance PPO 2500 A	Premier Balance PPO \$1400 A	Premier Balance PPO \$2500 A	Premier Balance PPO 3500 A	Balance PPO 1000 A	Balance PPO 1750 A	Balance PPO 2000 A	Balance PPO \$1000 A
79279PA0010008	79279PA0010009	79279PA0010011	79279PA0010012	79279PA0010013	79279PA0010015	79279PA0010016	79279PA0010017	79279PA0020001	79279PA0020003	79279PA0020004	79279PA0020005
Gold	Gold	Gold	Silver	Silver	Gold	Gold	Gold	Silver	Silver	Silver	Gold
0.792	0.788	0.795	0.718	0.694	0.790	0.784	0.760	0.717	0.712	0.706	0.772
Terminated	Terminated	Renewing	Terminated	Terminated	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Renewing
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
No	No	No	No	No	No	No	No	No	No	No	No
01/01/2018	01/01/2018	01/01/2020	01/01/2018	01/01/2018	01/01/2020	01/01/2020	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2020
0.00%	0.00%	-0.96%	0.00%	0.00%	-1.25%	-0.04%	0.00%	0.00%	0.00%	0.00%	-0.93%
-0.84%								-0.93%			
-0.77%											

79279PA0010008	79279PA0010009	79279PA0010011	79279PA0010012	79279PA0010013	79279PA0010015	79279PA0010016	79279PA0010017	79279PA0020001	79279PA0020003	79279PA0020004	79279PA0020005
\$359,123	\$181,145	\$206,119	\$318,067	-\$93	\$91,741	\$273,120	\$102,170	\$160,397	\$38,799	\$915	\$65,122
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$24,153	\$52,129	\$39,509	\$61,150	\$287	\$22,270	\$88,750	\$27,241	\$12,959	\$11,011	\$995	\$15,170
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$334,970	\$129,015	\$166,610	\$256,917	-\$381	\$69,471	\$184,370	\$74,930	\$147,438	\$27,788	-\$80	\$49,952
\$143,391	-\$111,152	\$2,113	\$71,648	-\$15,830	-\$44,201	-\$120,211	-\$61,644	\$240,968	-\$26,999	-\$7,855	-\$13,285
\$70,945	\$403,332	\$256,726	\$278,044	\$31,135	\$149,546	\$414,350	\$195,453	\$39,816	\$67,196	\$16,879	\$90,937
129	704	473	552	66	246	775	487	65	173	34	174
5	33	48	0	0	61	8	12	0	0	0	12
\$0.00	\$0.00	\$609.25	\$0.00	\$0.00	\$622.64	\$584.19	\$0.00	\$0.00	\$0.00	\$0.00	\$590.43
156.28%	44.16%	64.37%	73.47%	-2.49%	65.95%	62.68%	56.00%	52.51%	69.13%	-0.89%	64.33%

\$2,783.90	\$257.31	\$435.77	\$576.21	-\$1.41	\$372.93	\$352.41	\$209.80	\$2,467.65	\$224.27	\$26.92	\$374.26
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$187.23	\$74.05	\$83.53	\$110.78	\$4.36	\$90.53	\$114.52	\$55.94	\$199.37	\$63.65	\$29.28	\$87.18
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$2,596.67	\$183.26	\$352.24	\$465.43	-\$5.77	\$282.40	\$237.90	\$153.86	\$2,268.28	\$160.62	-\$2.35	\$287.08
\$1,111.56	-\$157.89	\$4.47	\$129.80	-\$239.85	-\$179.68	-\$155.11	-\$126.58	\$3,707.19	-\$156.06	-\$231.04	-\$76.35
\$549.97	\$572.91	\$542.76	\$503.70	\$471.74	\$607.91	\$534.65	\$401.34	\$612.56	\$388.42	\$496.43	\$522.63

79279PA0010008	79279PA0010009	79279PA0010011	79279PA0010012	79279PA0010013	79279PA0010015	79279PA0010016	79279PA0010017	79279PA0020001	79279PA0020003	79279PA0020004	79279PA0020005
\$671.66											
0.0000	0.0000	0.7716	0.0000	0.0000	0.7818	0.7552	0.0000	0.0000	0.0000	0.0000	0.7480
0.0000	0.0000	1.0000	0.0000	0.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	1.0000
0.0000	0.0000	1.0000	0.0000	0.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	1.0000
8.67%	8.67%	8.67%	8.67%	8.67%	8.67%	8.67%	8.67%	8.67%	8.67%	8.67%	8.67%
2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$0.00	\$0.00	\$585.60	\$0.00	\$0.00	\$593.34	\$573.15	\$0.00	\$0.00	\$0.00	\$0.00	\$567.69
0.6498											
1.0304											
1.0000											
\$0.00	\$0.00	\$392.09	\$0.00	\$0.00	\$397.27	\$383.75	\$0.00	\$0.00	\$0.00	\$0.00	\$380.10

79279PA0010008	79279PA0010009	79279PA0010011	79279PA0010012	79279PA0010013	79279PA0010015	79279PA0010016	79279PA0010017	79279PA0020001	79279PA0020003	79279PA0020004	79279PA0020005
\$0	\$0	\$270,820	\$0	\$0	\$559,695	\$117,355	\$0	\$0	\$0	\$0	\$72,219
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$57,219	\$0	\$0	\$112,410	\$26,772	\$0	\$0	\$0	\$0	\$17,000
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$213,601	\$0	\$0	\$447,285	\$90,584	\$0	\$0	\$0	\$0	\$55,219
\$0	\$0	\$30,071	\$0	\$0	\$62,146	\$13,031	\$0	\$0	\$0	\$0	\$8,019
\$0	\$0	\$210,797	\$0	\$0	\$441,413	\$89,394	\$0	\$0	\$0	\$0	\$54,494
0	0	360	0	0	744	156	0	0	0	0	96
#DIV/0!	#DIV/0!	88.68%	#DIV/0!	#DIV/0!	88.82%	88.44%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	88.33%
#DIV/0!	#DIV/0!	\$752.28	#DIV/0!	#DIV/0!	\$752.28	\$752.28	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$752.28
#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00
#DIV/0!	#DIV/0!	\$158.94	#DIV/0!	#DIV/0!	\$151.09	\$171.61	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$177.08
#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00
#DIV/0!	#DIV/0!	\$593.34	#DIV/0!	#DIV/0!	\$601.19	\$580.66	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$575.20
#DIV/0!	#DIV/0!	\$83.53	#DIV/0!	#DIV/0!	\$83.53	\$83.53	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$83.53
#DIV/0!	#DIV/0!	\$585.55	#DIV/0!	#DIV/0!	\$593.30	\$573.04	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$567.64

		High Deductible PPO		Health Savings PPO	Health Savings PPO Embedded		
		79279PA003		79279PA006	79279PA007		
Balance PPO 1750 A	Balance PPO \$2000 A	High Deductible PPO Embedded 4750 Qualified A	High Deductible PPO Embedded 6300 Qualified A	Health Savings PPO \$1500	Health Savings PPO Embedded 2700	Health Savings PPO Embedded \$4000	Health Savings PPO Embedded 5500
79279PA0020006	79279PA0020007	79279PA0030007	79279PA0030008	79279PA0060001	79279PA0070001	79279PA0070003	79279PA0070004
Gold	Gold	Bronze	Bronze	Gold	Silver	Silver	Bronze
0.770	0.778	0.614	0.616	0.801	0.704	0.719	0.612
Terminated	Renewing	Terminated	Terminated	Renewing	Terminated	Renewing	Terminated
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
No	No	No	No	No	No	No	No
01/01/2018	01/01/2020	01/01/2018	01/01/2018	01/01/2020	01/01/2018	01/01/2020	01/01/2018
0.00%	-0.93%	0.00%	0.00%	-0.20%	0.00%	-0.27%	0.00%
		0.00%		-0.21%	-0.28%		

79279PA0020006	79279PA0020007	79279PA0030007	79279PA0030008	79279PA0060001	79279PA0070001	79279PA0070003	79279PA0070004
\$99,608	\$432	\$0	\$61,196	\$1,217,455	\$38,538	\$38,038	\$5,175
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$22,430	\$268	\$0	\$24,100	\$188,869	\$20,914	\$30,791	\$6,179
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$77,178	\$164	\$0	\$37,095	\$1,028,585	\$17,624	\$7,246	-\$1,004
-\$111,535	-\$1,374	\$0	-\$3,899	\$70,325	-\$52,220	-\$46,839	-\$8,831
\$223,256	\$3,862	\$0	\$53,871	\$974,976	\$103,101	\$102,999	\$16,661
486	9	0	120	1,686	224	202	47
47	28	0	9	144	6	12	0
\$0.00	\$587.64	\$0.00	\$0.00	\$614.75	\$0.00	\$529.59	\$0.00
69.08%	6.58%	#DIV/0!	74.23%	98.40%	34.64%	12.90%	-12.82%

\$204.95	\$48.02	#DIV/0!	\$509.96	\$722.10	\$172.05	\$188.30	\$110.12
\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$46.15	\$29.81	#DIV/0!	\$200.84	\$112.02	\$93.37	\$152.43	\$131.47
\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$158.80	\$18.20	#DIV/0!	\$309.13	\$610.07	\$78.68	\$35.87	-\$21.36
-\$229.50	-\$152.62	#DIV/0!	-\$32.49	\$41.71	-\$233.12	-\$231.88	-\$187.89
\$459.37	\$429.16	#DIV/0!	\$448.93	\$578.28	\$460.27	\$509.90	\$354.49

79279PA0020006	79279PA0020007	79279PA0030007	79279PA0030008	79279PA0060001	79279PA0070001	79279PA0070003	79279PA0070004
0.0000	0.7465	0.0000	0.0000	0.7879	0.0000	0.6777	0.0000
0.0000	1.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000
0.0000	1.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000
8.67%	8.67%	8.67%	8.67%	8.67%	8.67%	8.67%	8.67%
2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$0.00	\$566.55	\$0.00	\$0.00	\$597.97	\$0.00	\$514.33	\$0.00
\$0.00	\$379.33	\$0.00	\$0.00	\$400.37	\$0.00	\$344.37	\$0.00

79279PA0020006	79279PA0020007	79279PA0030007	79279PA0030008	79279PA0060001	79279PA0070001	79279PA0070003	79279PA0070004
\$0	\$424,285	\$0	\$0	\$821,488	\$0	\$146,360	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$100,542	\$0	\$0	\$159,900	\$0	\$40,059	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$323,743	\$0	\$0	\$661,587	\$0	\$106,301	\$0
\$0	\$47,111	\$0	\$0	\$91,215	\$0	\$17,040	\$0
\$0	\$319,493	\$0	\$0	\$652,902	\$0	\$104,906	\$0
0	564	0	0	1,092	0	204	0
#DIV/0!	88.31%	#DIV/0!	#DIV/0!	88.91%	#DIV/0!	87.17%	#DIV/0!

#DIV/0!	\$752.28	#DIV/0!	#DIV/0!	\$752.28	#DIV/0!	\$717.45	#DIV/0!
#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!
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#DIV/0!	\$566.48	#DIV/0!	#DIV/0!	\$597.90	#DIV/0!	\$514.24	#DIV/0!

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.9700
Rating Area 2	0.9700
Rating Area 4	0.9700
Rating Area 5	0.9700
Rating Area 6	1.0400

Part II of the Preliminary Justification

Highmark Coverage Advantage – Small Group Market

Scope and Range:

Highmark Coverage Advantage (HCA) is requesting a weighted average rate change of -0.77% weighted on the projected enrollment for renewing plans shown in the Unified Rate Review Template for its 2020 ACA qualifying small group products with effective dates from January 1, 2020 to December 31, 2020. This will impact 1,554 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average rate changes at the plan level differ and range from -1.52% to -0.04% as shown in the Unified Rate Review Template.

The proposed rate changes are being driven by medical care costs and the underlying morbidity of the population within HCA's ACA products.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2020 due to more favorable premium rates afforded to them in the pre ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Coverage Advantage reported a financial gain in 2018.

Change in Medical Service Costs:

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

Change in Benefits:

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

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

Relative to the 2019 rate filing, taxes and fees are higher since the Health Insurance Provider Fee was reinstated for 2020. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

Highmark Coverage Advantage

Small Group Rate Filing

Effective January 1, 2020

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Coverage Advantage's ("HCA") Small Group block of business rate filing ("Filing"), for products with effective dates in calendar year 2020. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the State of Pennsylvania Department of Insurance, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HCA's Filing. However, we recognize that this certification may become a public document. HCA makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by HCA that would result in the creation of any duty or liability under any theory of law by HCA or its employees to third parties.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

I.1 Company Identifying Information:

- Company Legal Name: Highmark Coverage Advantage
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79279
- Market: Small Group
- Effective Date: January 1, 2020

II. Proposed Rate Increase(s)

For all rate increases by plan please see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in line 1.11 of the URRT Worksheet 2. Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2020, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2.

The primary drivers of the -0.77% rate increase (weighted on the projected enrollment for renewing plans in the URRT) are anticipated cost and utilization increases impacting claims (such as changes in provider reimbursement levels and the availability of new pharmaceutical treatments), partially offset by a projected increase in receipts from the risk adjustment program, and an increase in claim savings due to negotiated terms with our pharmaceutical benefit manager.

III. Experience and Current Period Premium, Claims, and Enrollment

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2018, paid through February 2019. We included only the non-grandfathered, insured members in HCA’s book-of-business.

III.2 Current Date:

The current date used for enrollment and premium is February 2019.

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

- Historical Experience: To complete the URRT historical experience section we chose HCA’s current experience for the small group block of business for the period January 1, 2018 through December 31, 2018, with claims paid through February, 2019.
- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HCA’s book-of-business. This section includes:
 - The amount of claims which were processed through our claims system,
 - Claims processed outside of our claims system (Rx rebates, settlements, capitated benefits), and
 - Our best estimate of claims incurred but not paid as of the Paid through Date stated above.

- **Method for Determining Allowed Claims:** For non-capitated claims, the allowed charges are summarized from HCA's detailed claim-level historical data. We only include the non-grandfathered, insured members from HCA's book-of-business.
- **Paid Claims:** We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the underlying benefit plan designs chosen by each member.
- **Incurred but Not Paid (IBNR) Claims Estimate:** HCA's estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.980 was developed for HCA's total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Experience period claims data were pulled from HCA's claims systems, and categorized into benefit category components according to types of services associated with each claim. The resulting categories closely adhere to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. The "Capitation" category represents the monthly charge paid to our Vision benefit provider for covering pediatric vision benefits.

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2020 rates reflects an annual trend rate of 8.5% (8.5% cost, 0.0% utilization). These trends reflect HCA's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of provider contracting and anticipated utilization changes to both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

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

V.2 Morbidity Adjustment

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As we have seen through 2018, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2020 for groups that renew on or prior to October 1, 2020, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity. Thus we expect our morbidity to worsen slightly from the experience period. For the development of the CY 2020 rates, this is reflected with a 1.024 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

We are projecting a slight decrease in the average age from the experience period to the projection period as business migrates into ACA plans from transitional plans and other plans in the Small Group market. There is no change assumed in the projected area factor. For the development of the CY 2020 rates, this is reflected with a 1.014 Demographic Shift factor in the URRT Worksheet 1.

V.4 Plan Design Changes

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

- We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: +0.8%.
- We reflected the additional cost of the following benefits that must now be covered under the essential health benefit package for members moving into ACA compliant policies from the transitional pre-ACA policies which do not cover these benefits:
 - Pediatric dental benefits: +\$0.19
- We reflected a reduction in the capitation costs for the pediatric vision benefits: -\$0.20.
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.

- We reflected the following new benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.
- For the development of the CY 2020 rates, the combination of the above factors produces a 1.008 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

We are expecting an increase in savings associated with prescription drug rebates from the experience period to the projection period of (\$8.29) PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.6 Manual Rate Adjustments

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

V.7 Credibility of Experience

The experience is for HCA's non-grandfathered plans in 2018. It is large enough to be fully credible. Our results are based 100% on the experience rate, adjusted as described herein.

V.8 Establishing the Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for HCA. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2020	% of Members	Projected Quarterly Index Rate PMPM
1Q	33.3%	\$768.94
2Q	14.3%	\$784.78
3Q	18.7%	\$800.95
4Q	33.6%	\$817.45
Composite	100.0%	\$793.54

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

V.9 Development of the Market-wide Adjusted Index Rate

The limitations imposed by verifications and rounding in the URRT v5.0 workbook produce a Market Adjusted Index Rate that is slightly different from the one ultimately used in the rate development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

V.10 Reinsurance

HCA does not have any reinsurance contracts in effect that would impact this rate development. The consideration for the federal high-cost risk pooling program is discussed in the following Risk Adjustment Payment/Charge section.

V.11 Risk Adjustment Payment/Charge

To determine our estimated risk transfer for 2020, we examined historical risk scores calculated from the factors in the HHS Notice of Benefit and Payment Parameters, and other risk adjustment transfer formula components, for those members anticipated to be covered by HCA in 2020. We then estimate the statewide average risk scores and other transfer formula components by analyzing the available risk adjustment transfer component information: the Interim Summary Report on Risk Adjustment for the 2018 Benefit Year published by CMS, the PA Insurance Department's calculation of 2018 risk adjustment transfer amounts using the 5/1/2019 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. We do not anticipate significant migration into the small group risk pool from external populations (such as the uninsured).

In analyzing the risk transfer components from Highmark's corporate family of businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2020, we determine the each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's covered region.

HCA considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2020, and is assuming that the net cost (payments less recoveries) will be negligible for the 2020 rating period.

Given the anticipated profile of the membership within HCA in 2020, and the estimated market-wide profile, we are assuming that HCA members will have a risk profile higher than the market-wide averages, and that HCA will receive a contribution from the risk adjustment program in 2020, decreasing premiums in the rate development by \$97.36 PMPM. Note that this value is gross of the paid-to-allowed ratio, and obtained by dividing the expected risk transfer amount of \$83.53 by HCA's expected paid-to-allowed ratio in 2020.

V.12 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2020, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for HCA. For HCA, all business will be offered Off Exchange in 2020, so there are no Exchange User Fees charged in the rate development.

VI. Plan Adjusted Index Rates

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and remaining administrative expenses (including profit and risk, and taxes and fees). Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan. The administrative expenses do not vary by plan.

VI.1 Administrative Expense

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on its standard expense allocation methods.

VI.2 Taxes and Fees

The Health Insurance Provider Fee is currently scheduled to be in effect for both 2020 and 2021. As such, the full charge for this fee is built into the 2020 rate development.

In addition, the Patient Centered Outcomes Research Fee was eliminated in 2019. There is no charge built into the rates for this fee.

The following taxes and fees were included in the 2020 rate development:

- \$2.16 Per Member Per Annum for the Risk Adjustment User Fee; and
- 2.8% for the Health Insurance Provider Fee.

In total, these taxes and fees amount to 2.83% of the anticipated premium collected in 2020.

VI.3 Profit & Risk Load

The proposed rates reflect 0% of premium as a risk/contribution to surplus margin. This load was applied to all products and plans. HCA has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, HCA is not waiving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA and the Department.

VII. Calibration

VII.1 Age Curve Calibration (to age 21, non-smoker, area with 1.0 geographic factor, January 1 effective date):

The projected weighted average age factor is 1.539. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.539). Please note that no member will pay these rates because the age factor of 1.539 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for HCA is 0.650.

VII.2 Geographic Factor Calibration:

The projected weighted average geographic factor is 0.9705. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9705. Please note that no member will pay these rates because HCA is not using a geographic factor of 0.9705 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor. The Geographic Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average geographic factor, which for HCA is 1.030.

VII.3 Tobacco Use Rating Factor Calibration

HCA does not currently utilize tobacco rating factors.

VIII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2020 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21 year old in a 1.0 area on 1/1/2020. The standard HHS Age Curve and area factors of 0.97 for regions 1, 2, 4, and 5; and 1.04 for region 6 can be used to calculate any rate found in the QHP rate template.

HCA is filing quarterly Index Rate trends of 2.06% per quarter. Subsequent quarterly rates can be developed by applying the quarterly Index Rate trend to the first quarter rates.

IX. Projected Loss Ratio

The anticipated medical loss ratio is about 91.1% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

X. AV Metal Values

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

XI. Membership Projections

Since transitional policy relief was extended through 2020 for groups that renew on or prior to October 1, 2020, we project that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. HCA is expecting a slight drop in enrollment from 2018 experience period levels, as we expect that most groups will remain in transitional policies. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XII. Terminated Plans and Products

HCA is terminating 11 QHP plans that were active in the 2018 experience period. These plans are being terminated due to changes in the CMS Actuarial Value calculator, which would have valued these plans outside of the regulated metal level bands. These plans will be mapped to a corresponding QHP of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

Exhibit III lists all terminating QHP plans, as well as their URRT plan mappings.

XIII. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe HCA's plans adequately.

XIV. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HCA to accompany its rate filing (for calendar year 2020) for the Small Group Market off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered

- Neither excessive nor deficient.

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

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

I certify that the AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the URRT for all plans.

The Unified Rate Review Template does not demonstrate the process used by HCA to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 05/21/2019

Exhibit I
Highmark Coverage Advantage (HCA)
2020

Pennsylvania Small Group Market Base Rate

	1/1/2020 Values
CY2020 Projected Period Average Members	980
CY2020 Allowed Claims	\$768.94
Projected Non-EHBs	
None	\$0.00
CY2020 Allowed Claims for EHB Only (Index Rate)	\$768.94
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.873
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2020 Market Adjusted Index Rate	\$671.57
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2020 Rate	
(a) Average Age Factor	1.539
(b) Age 21 Factor	1.000
(c) Average Geographic Factor	0.9705
Combined Calibration Factor $1/((a/b)*c)$	0.6695

*Quarterly Index Rate trends are being set at 2.06%.

Highmark Coverage Advantage (HCA)

Exhibit II

Western, PA (WPA) Region

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

HCA	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
						Index Rate		(i)	(ii)	(iii)	(iv)	(v)
Premier Balance PPO	79279PA0010001	Platinum	Premier Balance PPO \$0 Platinum A	1,2,4,5,6	Off	\$727.00	1.0825	0.9580	1.0000	1.0000	1.1299	1.0000
	79279PA0010003	Gold	Premier Balance PPO \$0 Gold A	1,2,4,5,6	Off	\$642.24	0.9563	0.8463	1.0000	1.0000	1.1299	1.0000
	79279PA0010005	Gold	Premier Balance PPO \$500 A	1,2,4,5,6	Off	\$627.34	0.9341	0.8267	1.0000	1.0000	1.1299	1.0000
	79279PA0010007	Gold	Premier Balance PPO \$1000 A	1,2,4,5,6	Off	\$612.04	0.9113	0.8065	1.0000	1.0000	1.1299	1.0000
	79279PA0010011	Gold	Premier Balance PPO \$2000 A	1,2,4,5,6	Off	\$585.55	0.8719	0.7716	1.0000	1.0000	1.1299	1.0000
	79279PA0010015	Gold	Premier Balance PPO \$1400 A	1,2,4,5,6	Off	\$593.30	0.8834	0.7818	1.0000	1.0000	1.1299	1.0000
	79279PA0010016	Gold	Premier Balance PPO \$2500 A	1,2,4,5,6	Off	\$573.04	0.8533	0.7552	1.0000	1.0000	1.1299	1.0000
Balance PPO	79279PA0020005	Gold	Balance PPO \$1000 A	1,2,4,5,6	Off	\$567.64	0.8452	0.7480	1.0000	1.0000	1.1299	1.0000
	79279PA0020007	Gold	Balance PPO \$2000 A	1,2,4,5,6	Off	\$566.48	0.8435	0.7465	1.0000	1.0000	1.1299	1.0000
Health Savings PPO	79279PA0060001	Gold	Health Savings PPO \$1500	1,2,4,5,6	Off	\$597.90	0.8903	0.7879	1.0000	1.0000	1.1299	1.0000
	79279PA0070003	Silver	Health Savings PPO Embedded \$4000	1,2,4,5,6	Off	\$514.24	0.7657	0.6777	1.0000	1.0000	1.1299	1.0000

^[1] Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Highmark Coverage Advantage (HCA)

Exhibit III

Western, PA (WPA) Region

Terminated ACA Plans

Exchange	Service Zone	Regions	Terminated Plans		Mapping to...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	C	1,2,4,5,6	79279PA0010002	Premier Balance PPO 250 Platinum A	79279PA0010001	Premier Balance PPO \$0 Platinum A
Off	C	1,2,4,5,6	79279PA0010004	Premier Balance PPO 250 Gold A	79279PA0010005	Premier Balance PPO \$500 A
Off	C	1,2,4,5,6	79279PA0010006	Premier Balance PPO 750 A	79279PA0010007	Premier Balance PPO \$1000 A
Off	C	1,2,4,5,6	79279PA0010008	Premier Balance PPO 1250 A	79279PA0010015	Premier Balance PPO \$1400 A
Off	C	1,2,4,5,6	79279PA0010009	Premier Balance PPO 1500 A	79279PA0010015	Premier Balance PPO \$1400 A
Off	C	1,2,4,5,6	79279PA0010012	Premier Balance PPO 1400 A	79279PA0010015	Premier Balance PPO \$1400 A
Off	C	1,2,4,5,6	79279PA0010013	Premier Balance PPO 2500 A	79279PA0010016	Premier Balance PPO \$2500 A
Off	C	1,2,4,5,6	79279PA0010017	Premier Balance PPO 3500 A	79279PA0010016	Premier Balance PPO \$2500 A
Off	C	1,2,4,5,6	79279PA0020001	Balance PPO 1000 A	79279PA0020005	Balance PPO \$1000 A
Off	C	1,2,4,5,6	79279PA0020003	Balance PPO 1750 A	79279PA0020007	Balance PPO \$2000 A
Off	C	1,2,4,5,6	79279PA0020004	Balance PPO 2000 A	79279PA0020007	Balance PPO \$2000 A
Off	C	1,2,4,5,6	79279PA0020006	Balance PPO 1750 A	79279PA0020007	Balance PPO \$2000 A
Off	C	1,2,4,5,6	79279PA0030007	High Deductible PPO Embedded 4750 Qualified A	79279PA0070003	Health Savings PPO Embedded \$4000
Off	C	1,2,4,5,6	79279PA0030008	High Deductible PPO Embedded 6300 Qualified A	79279PA0070003	Health Savings PPO Embedded \$4000
Off	C	1,2,4,5,6	79279PA0070001	Health Savings PPO Embedded 2700	79279PA0070003	Health Savings PPO Embedded \$4000
Off	C	1,2,4,5,6	79279PA0070004	Health Savings PPO Embedded 5500	79279PA0070003	Health Savings PPO Embedded \$4000

2020 Rates Table Template v9.0	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*	79279			
Federal TIN*	46-4757476			
Rate Effective Date*	01/01/2020			
Rate Expiration Date*	03/31/2020			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	79279PA0010001	Rating Area 1	No Preference	0-14 361.20
	79279PA0010001	Rating Area 1	No Preference	15 393.31
	79279PA0010001	Rating Area 1	No Preference	16 405.59
	79279PA0010001	Rating Area 1	No Preference	17 417.86
	79279PA0010001	Rating Area 1	No Preference	18 431.08
	79279PA0010001	Rating Area 1	No Preference	19 444.30
	79279PA0010001	Rating Area 1	No Preference	20 458.00
	79279PA0010001	Rating Area 1	No Preference	21 472.16
	79279PA0010001	Rating Area 1	No Preference	22 472.16
	79279PA0010001	Rating Area 1	No Preference	23 472.16
	79279PA0010001	Rating Area 1	No Preference	24 472.16
	79279PA0010001	Rating Area 1	No Preference	25 474.05
	79279PA0010001	Rating Area 1	No Preference	26 483.49
	79279PA0010001	Rating Area 1	No Preference	27 494.82
	79279PA0010001	Rating Area 1	No Preference	28 513.24
	79279PA0010001	Rating Area 1	No Preference	29 528.35
	79279PA0010001	Rating Area 1	No Preference	30 535.90
	79279PA0010001	Rating Area 1	No Preference	31 547.23
	79279PA0010001	Rating Area 1	No Preference	32 558.57
	79279PA0010001	Rating Area 1	No Preference	33 565.65
	79279PA0010001	Rating Area 1	No Preference	34 573.20
	79279PA0010001	Rating Area 1	No Preference	35 576.98
	79279PA0010001	Rating Area 1	No Preference	36 580.76
	79279PA0010001	Rating Area 1	No Preference	37 584.53
	79279PA0010001	Rating Area 1	No Preference	38 588.31
	79279PA0010001	Rating Area 1	No Preference	39 595.87
	79279PA0010001	Rating Area 1	No Preference	40 603.42
	79279PA0010001	Rating Area 1	No Preference	41 614.75
	79279PA0010001	Rating Area 1	No Preference	42 625.61
	79279PA0010001	Rating Area 1	No Preference	43 640.72
	79279PA0010001	Rating Area 1	No Preference	44 659.61
	79279PA0010001	Rating Area 1	No Preference	45 681.80
	79279PA0010001	Rating Area 1	No Preference	46 708.24
	79279PA0010001	Rating Area 1	No Preference	47 737.99
	79279PA0010001	Rating Area 1	No Preference	48 771.98
	79279PA0010001	Rating Area 1	No Preference	49 805.50
	79279PA0010001	Rating Area 1	No Preference	50 843.28
	79279PA0010001	Rating Area 1	No Preference	51 880.58
	79279PA0010001	Rating Area 1	No Preference	52 921.66
	79279PA0010001	Rating Area 1	No Preference	53 963.21
	79279PA0010001	Rating Area 1	No Preference	54 1008.06
	79279PA0010001	Rating Area 1	No Preference	55 1052.92
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	79279PA0010001	Rating Area 1	No Preference	57 1150.65
	79279PA0010001	Rating Area 1	No Preference	58 1203.06
	79279PA0010001	Rating Area 1	No Preference	59 1229.03
	79279PA0010001	Rating Area 1	No Preference	60 1281.44
	79279PA0010001	Rating Area 1	No Preference	61 1326.77
	79279PA0010001	Rating Area 1	No Preference	62 1356.52
	79279PA0010001	Rating Area 1	No Preference	63 1393.82
	79279PA0010001	Rating Area 1	No Preference	64 and over 1416.48
	79279PA0010001	Rating Area 2	No Preference	0-14 361.20
	79279PA0010001	Rating Area 2	No Preference	15 393.31
	79279PA0010001	Rating Area 2	No Preference	16 405.59
	79279PA0010001	Rating Area 2	No Preference	17 417.86
	79279PA0010001	Rating Area 2	No Preference	18 431.08
	79279PA0010001	Rating Area 2	No Preference	19 444.30
	79279PA0010001	Rating Area 2	No Preference	20 458.00
	79279PA0010001	Rating Area 2	No Preference	21 472.16
	79279PA0010001	Rating Area 2	No Preference	22 472.16
	79279PA0010001	Rating Area 2	No Preference	23 472.16
	79279PA0010001	Rating Area 2	No Preference	24 472.16
	79279PA0010001	Rating Area 2	No Preference	25 474.05
	79279PA0010001	Rating Area 2	No Preference	26 483.49
	79279PA0010001	Rating Area 2	No Preference	27 494.82
	79279PA0010001	Rating Area 2	No Preference	28 513.24
	79279PA0010001	Rating Area 2	No Preference	29 528.35
	79279PA0010001	Rating Area 2	No Preference	30 535.90
	79279PA0010001	Rating Area 2	No Preference	31 547.23
	79279PA0010001	Rating Area 2	No Preference	32 558.57
	79279PA0010001	Rating Area 2	No Preference	33 565.65
	79279PA0010001	Rating Area 2	No Preference	34 573.20
	79279PA0010001	Rating Area 2	No Preference	35 576.98
	79279PA0010001	Rating Area 2	No Preference	36 580.76
	79279PA0010001	Rating Area 2	No Preference	37 584.53
	79279PA0010001	Rating Area 2	No Preference	38 588.31
	79279PA0010001	Rating Area 2	No Preference	39 595.87
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	79279PA0010001	Rating Area 2	No Preference	42 625.61
	79279PA0010001	Rating Area 2	No Preference	43 640.72
	79279PA0010001	Rating Area 2	No Preference	44 659.61
	79279PA0010001	Rating Area 2	No Preference	45 681.80
	79279PA0010001	Rating Area 2	No Preference	46 708.24
	79279PA0010001	Rating Area 2	No Preference	47 737.99
	79279PA0010001	Rating Area 2	No Preference	48 771.98
	79279PA0010001	Rating Area 2	No Preference	49 805.50
	79279PA0010001	Rating Area 2	No Preference	50 843.28
	79279PA0010001	Rating Area 2	No Preference	51 880.58
	79279PA0010001	Rating Area 2	No Preference	52 921.66
	79279PA0010001	Rating Area 2	No Preference	53 963.21
	79279PA0010001	Rating Area 2	No Preference	54 1008.06
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	79279PA0010001	Rating Area 2	No Preference	56 1101.55
	79279PA0010001	Rating Area 2	No Preference	57 1150.65
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	79279PA0010001	Rating Area 2	No Preference	63	1393.82	
	79279PA0010001	Rating Area 2	No Preference	64 and over	1416.48	
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79279PA0010001		Rating Area 5	No Preference	51	880.58	
79279PA0010001		Rating Area 5	No Preference	52	921.66	
79279PA0010001		Rating Area 5	No Preference	53	963.21	
79279PA0010001		Rating Area 5	No Preference	54	1008.06	
79279PA0010001		Rating Area 5	No Preference	55	1052.92	
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79279PA0010001		Rating Area 5	No Preference	57	1150.65	
79279PA0010001		Rating Area 5	No Preference	58	1203.06	
79279PA0010001		Rating Area 5	No Preference	59	1229.03	
79279PA0010001		Rating Area 5	No Preference	60	1281.44	
79279PA0010001		Rating Area 5	No Preference	61	1326.77	
79279PA0010001		Rating Area 5	No Preference	62	1356.52	
79279PA0010001		Rating Area 5	No Preference	63	1393.82	
79279PA0010001		Rating Area 5	No Preference	64 and over	1416.48	
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		79279PA0010001	Rating Area 6	No Preference	22	506.23
		79279PA0010001	Rating Area 6	No Preference	23	506.23
		79279PA0010001	Rating Area 6	No Preference	24	506.23
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		79279PA0010001	Rating Area 6	No Preference	26	518.38
79279PA0010001		Rating Area 6	No Preference	27	530.53	

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	Rating Area 6	No Preference	32	598.87	
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	Rating Area 6	No Preference	34	614.56	
	Rating Area 6	No Preference	35	618.61	
	Rating Area 6	No Preference	36	622.66	
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	Rating Area 6	No Preference	39	638.86	
	Rating Area 6	No Preference	40	646.96	
	Rating Area 6	No Preference	41	659.11	
	Rating Area 6	No Preference	42	670.75	
	Rating Area 6	No Preference	43	686.95	
	Rating Area 6	No Preference	44	707.20	
	Rating Area 6	No Preference	45	731.00	
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	Rating Area 6	No Preference	50	904.13	
	Rating Area 6	No Preference	51	944.12	
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	Rating Area 6	No Preference	53	1032.71	
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	Rating Area 6	No Preference	57	1233.68	
	Rating Area 6	No Preference	58	1289.87	
	Rating Area 6	No Preference	59	1317.72	
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	Rating Area 6	No Preference	62	1454.40	
	Rating Area 6	No Preference	63	1494.39	
	Rating Area 6	No Preference	64 and over	1518.69	
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		Rating Area 4	No Preference	18	371.98
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79279PA0060001	Rating Area 4	No Preference	63	1146.29	
79279PA0060001	Rating Area 4	No Preference	64 and over	1164.93	
79279PA0060001	Rating Area 5	No Preference	0-14	297.06	
79279PA0060001	Rating Area 5	No Preference	15	323.46	
79279PA0060001	Rating Area 5	No Preference	16	333.56	
79279PA0060001	Rating Area 5	No Preference	17	343.65	
79279PA0060001	Rating Area 5	No Preference	18	354.53	
79279PA0060001	Rating Area 5	No Preference	19	365.40	
79279PA0060001	Rating Area 5	No Preference	20	376.66	
79279PA0060001	Rating Area 5	No Preference	21	388.31	
79279PA0060001	Rating Area 5	No Preference	22	388.31	
79279PA0060001	Rating Area 5	No Preference	23	388.31	
79279PA0060001	Rating Area 5	No Preference	24	388.31	
79279PA0060001	Rating Area 5	No Preference	25	389.86	
79279PA0060001	Rating Area 5	No Preference	26	397.63	
79279PA0060001	Rating Area 5	No Preference	27	406.95	
79279PA0060001	Rating Area 5	No Preference	28	422.09	
79279PA0060001	Rating Area 5	No Preference	29	434.52	
79279PA0060001	Rating Area 5	No Preference	30	440.73	
79279PA0060001	Rating Area 5	No Preference	31	450.05	
79279PA0060001	Rating Area 5	No Preference	32	459.37	
79279PA0060001	Rating Area 5	No Preference	33	465.20	
79279PA0060001	Rating Area 5	No Preference	34	471.41	
79279PA0060001	Rating Area 5	No Preference	35	474.51	
79279PA0060001	Rating Area 5	No Preference	36	477.62	
79279PA0060001	Rating Area 5	No Preference	37	480.73	
79279PA0060001	Rating Area 5	No Preference	38	483.83	
79279PA0060001	Rating Area 5	No Preference	39	490.05	
79279PA0060001	Rating Area 5	No Preference	40	496.26	
79279PA0060001	Rating Area 5	No Preference	41	505.58	
79279PA0060001	Rating Area 5	No Preference	42	514.51	
79279PA0060001	Rating Area 5	No Preference	43	526.94	
79279PA0060001	Rating Area 5	No Preference	44	542.47	

	79279PA0060001	Rating Area 5	No Preference	45	560.72
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	79279PA0060001	Rating Area 5	No Preference	47	606.93
	79279PA0060001	Rating Area 5	No Preference	48	634.89
	79279PA0060001	Rating Area 5	No Preference	49	662.46
	79279PA0060001	Rating Area 5	No Preference	50	693.52
	79279PA0060001	Rating Area 5	No Preference	51	724.20
	79279PA0060001	Rating Area 5	No Preference	52	757.98
	79279PA0060001	Rating Area 5	No Preference	53	792.15
	79279PA0060001	Rating Area 5	No Preference	54	829.04
	79279PA0060001	Rating Area 5	No Preference	55	865.93
	79279PA0060001	Rating Area 5	No Preference	56	905.93
	79279PA0060001	Rating Area 5	No Preference	57	946.31
	79279PA0060001	Rating Area 5	No Preference	58	989.41
	79279PA0060001	Rating Area 5	No Preference	59	1010.77
	79279PA0060001	Rating Area 5	No Preference	60	1053.87
	79279PA0060001	Rating Area 5	No Preference	61	1091.15
	79279PA0060001	Rating Area 5	No Preference	62	1115.61
	79279PA0060001	Rating Area 5	No Preference	63	1146.29
	79279PA0060001	Rating Area 5	No Preference	64 and over	1164.93
	79279PA0060001	Rating Area 6	No Preference	0-14	318.49
	79279PA0060001	Rating Area 6	No Preference	15	346.80
	79279PA0060001	Rating Area 6	No Preference	16	357.63
	79279PA0060001	Rating Area 6	No Preference	17	368.45
	79279PA0060001	Rating Area 6	No Preference	18	380.11
	79279PA0060001	Rating Area 6	No Preference	19	391.77
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	79279PA0060001	Rating Area 6	No Preference	23	416.33
	79279PA0060001	Rating Area 6	No Preference	24	416.33
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	79279PA0060001	Rating Area 6	No Preference	26	426.32
	79279PA0060001	Rating Area 6	No Preference	27	436.31
	79279PA0060001	Rating Area 6	No Preference	28	452.55
	79279PA0060001	Rating Area 6	No Preference	29	465.87
	79279PA0060001	Rating Area 6	No Preference	30	472.53
	79279PA0060001	Rating Area 6	No Preference	31	482.53
	79279PA0060001	Rating Area 6	No Preference	32	492.52
	79279PA0060001	Rating Area 6	No Preference	33	498.76
	79279PA0060001	Rating Area 6	No Preference	34	505.42
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	79279PA0060001	Rating Area 6	No Preference	36	512.09
	79279PA0060001	Rating Area 6	No Preference	37	515.42
	79279PA0060001	Rating Area 6	No Preference	38	518.75
	79279PA0060001	Rating Area 6	No Preference	39	525.41
	79279PA0060001	Rating Area 6	No Preference	40	532.07
	79279PA0060001	Rating Area 6	No Preference	41	542.06
	79279PA0060001	Rating Area 6	No Preference	42	551.64
	79279PA0060001	Rating Area 6	No Preference	43	564.96
	79279PA0060001	Rating Area 6	No Preference	44	581.61
	79279PA0060001	Rating Area 6	No Preference	45	601.18
	79279PA0060001	Rating Area 6	No Preference	46	624.50
	79279PA0060001	Rating Area 6	No Preference	47	650.72
	79279PA0060001	Rating Area 6	No Preference	48	680.70
	79279PA0060001	Rating Area 6	No Preference	49	710.26
	79279PA0060001	Rating Area 6	No Preference	50	743.57
	79279PA0060001	Rating Area 6	No Preference	51	776.46
	79279PA0060001	Rating Area 6	No Preference	52	812.68
	79279PA0060001	Rating Area 6	No Preference	53	849.31
	79279PA0060001	Rating Area 6	No Preference	54	888.86
	79279PA0060001	Rating Area 6	No Preference	55	928.42
	79279PA0060001	Rating Area 6	No Preference	56	971.30
	79279PA0060001	Rating Area 6	No Preference	57	1014.60
	79279PA0060001	Rating Area 6	No Preference	58	1060.81
	79279PA0060001	Rating Area 6	No Preference	59	1083.71
	79279PA0060001	Rating Area 6	No Preference	60	1129.92
	79279PA0060001	Rating Area 6	No Preference	61	1169.89
	79279PA0060001	Rating Area 6	No Preference	62	1196.12
	79279PA0060001	Rating Area 6	No Preference	63	1229.01
	79279PA0060001	Rating Area 6	No Preference	64 and over	1248.99
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	79279PA0070003	Rating Area 1	No Preference	15	278.21
	79279PA0070003	Rating Area 1	No Preference	16	286.89
	79279PA0070003	Rating Area 1	No Preference	17	295.57
	79279PA0070003	Rating Area 1	No Preference	18	304.92
	79279PA0070003	Rating Area 1	No Preference	19	314.28
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	79279PA0070003	Rating Area 1	No Preference	23	333.98
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	79279PA0070003	Rating Area 1	No Preference	26	342.00
	79279PA0070003	Rating Area 1	No Preference	27	350.01
	79279PA0070003	Rating Area 1	No Preference	28	363.04
	79279PA0070003	Rating Area 1	No Preference	29	373.72
	79279PA0070003	Rating Area 1	No Preference	30	379.07
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	79279PA0070003	Rating Area 1	No Preference	32	395.10
	79279PA0070003	Rating Area 1	No Preference	33	400.11
	79279PA0070003	Rating Area 1	No Preference	34	405.45
	79279PA0070003	Rating Area 1	No Preference	35	408.12
	79279PA0070003	Rating Area 1	No Preference	36	410.80
	79279PA0070003	Rating Area 1	No Preference	37	413.47
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	79279PA0070003	Rating Area 1	No Preference	39	421.48
	79279PA0070003	Rating Area 1	No Preference	40	426.83
	79279PA0070003	Rating Area 1	No Preference	41	434.84
	79279PA0070003	Rating Area 1	No Preference	42	442.52
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	79279PA0070003	Rating Area 1	No Preference	44	466.57
	79279PA0070003	Rating Area 1	No Preference	45	482.27
	79279PA0070003	Rating Area 1	No Preference	46	500.97
	79279PA0070003	Rating Area 1	No Preference	47	522.01
	79279PA0070003	Rating Area 1	No Preference	48	546.06
	79279PA0070003	Rating Area 1	No Preference	49	569.77
	79279PA0070003	Rating Area 1	No Preference	50	596.49
	79279PA0070003	Rating Area 1	No Preference	51	622.87
	79279PA0070003	Rating Area 1	No Preference	52	651.93
	79279PA0070003	Rating Area 1	No Preference	53	681.32
	79279PA0070003	Rating Area 1	No Preference	54	713.05
	79279PA0070003	Rating Area 1	No Preference	55	744.78
	79279PA0070003	Rating Area 1	No Preference	56	779.18
	79279PA0070003	Rating Area 1	No Preference	57	813.91
	79279PA0070003	Rating Area 1	No Preference	58	850.98
	79279PA0070003	Rating Area 1	No Preference	59	869.35
	79279PA0070003	Rating Area 1	No Preference	60	906.42
	79279PA0070003	Rating Area 1	No Preference	61	938.48

	79279PA0070003	Rating Area 1	No Preference	62	959.52
	79279PA0070003	Rating Area 1	No Preference	63	985.91
	79279PA0070003	Rating Area 1	No Preference	64 and over	1001.94
	79279PA0070003	Rating Area 2	No Preference	0-14	255.49
	79279PA0070003	Rating Area 2	No Preference	15	278.21
	79279PA0070003	Rating Area 2	No Preference	16	286.89
	79279PA0070003	Rating Area 2	No Preference	17	295.57
	79279PA0070003	Rating Area 2	No Preference	18	304.92
	79279PA0070003	Rating Area 2	No Preference	19	314.28
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	79279PA0070003	Rating Area 2	No Preference	21	333.98
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	79279PA0070003	Rating Area 2	No Preference	23	333.98
	79279PA0070003	Rating Area 2	No Preference	24	333.98
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	79279PA0070003	Rating Area 2	No Preference	26	342.00
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	79279PA0070003	Rating Area 2	No Preference	29	373.72
	79279PA0070003	Rating Area 2	No Preference	30	379.07
	79279PA0070003	Rating Area 2	No Preference	31	387.08
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	79279PA0070003	Rating Area 2	No Preference	36	410.80
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	79279PA0070003	Rating Area 2	No Preference	40	426.83
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	79279PA0070003	Rating Area 2	No Preference	44	466.57
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	79279PA0070003	Rating Area 2	No Preference	47	522.01
	79279PA0070003	Rating Area 2	No Preference	48	546.06
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	79279PA0070003	Rating Area 2	No Preference	53	681.32
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	79279PA0070003	Rating Area 2	No Preference	55	744.78
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	79279PA0070003	Rating Area 2	No Preference	57	813.91
	79279PA0070003	Rating Area 2	No Preference	58	850.98
79279PA0070003	Rating Area 2	No Preference	59	869.35	
79279PA0070003	Rating Area 2	No Preference	60	906.42	
79279PA0070003	Rating Area 2	No Preference	61	938.48	
79279PA0070003	Rating Area 2	No Preference	62	959.52	
79279PA0070003	Rating Area 2	No Preference	63	985.91	
79279PA0070003	Rating Area 2	No Preference	64 and over	1001.94	
	79279PA0070003	Rating Area 4	No Preference	0-14	255.49
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	79279PA0070003	Rating Area 4	No Preference	16	286.89
	79279PA0070003	Rating Area 4	No Preference	17	295.57
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	79279PA0070003	Rating Area 4	No Preference	19	314.28
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	79279PA0070003	Rating Area 4	No Preference	23	333.98
	79279PA0070003	Rating Area 4	No Preference	24	333.98
	79279PA0070003	Rating Area 4	No Preference	25	335.32
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	79279PA0070003	Rating Area 4	No Preference	29	373.72
	79279PA0070003	Rating Area 4	No Preference	30	379.07
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	79279PA0070003	Rating Area 4	No Preference	32	395.10
	79279PA0070003	Rating Area 4	No Preference	33	400.11
	79279PA0070003	Rating Area 4	No Preference	34	405.45
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	79279PA0070003	Rating Area 4	No Preference	36	410.80
	79279PA0070003	Rating Area 4	No Preference	37	413.47
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	79279PA0070003	Rating Area 4	No Preference	39	421.48
	79279PA0070003	Rating Area 4	No Preference	40	426.83
	79279PA0070003	Rating Area 4	No Preference	41	434.84
	79279PA0070003	Rating Area 4	No Preference	42	442.52
	79279PA0070003	Rating Area 4	No Preference	43	453.21
	79279PA0070003	Rating Area 4	No Preference	44	466.57
	79279PA0070003	Rating Area 4	No Preference	45	482.27
	79279PA0070003	Rating Area 4	No Preference	46	500.97
	79279PA0070003	Rating Area 4	No Preference	47	522.01
	79279PA0070003	Rating Area 4	No Preference	48	546.06
	79279PA0070003	Rating Area 4	No Preference	49	569.77
	79279PA0070003	Rating Area 4	No Preference	50	596.49
	79279PA0070003	Rating Area 4	No Preference	51	622.87
	79279PA0070003	Rating Area 4	No Preference	52	651.93
	79279PA0070003	Rating Area 4	No Preference	53	681.32
	79279PA0070003	Rating Area 4	No Preference	54	713.05
	79279PA0070003	Rating Area 4	No Preference	55	744.78
	79279PA0070003	Rating Area 4	No Preference	56	779.18
	79279PA0070003	Rating Area 4	No Preference	57	813.91
	79279PA0070003	Rating Area 4	No Preference	58	850.98
79279PA0070003	Rating Area 4	No Preference	59	869.35	
79279PA0070003	Rating Area 4	No Preference	60	906.42	
79279PA0070003	Rating Area 4	No Preference	61	938.48	
79279PA0070003	Rating Area 4	No Preference	62	959.52	
79279PA0070003	Rating Area 4	No Preference	63	985.91	
79279PA0070003	Rating Area 4	No Preference	64 and over	1001.94	
	79279PA0070003	Rating Area 5	No Preference	0-14	255.49
	79279PA0070003	Rating Area 5	No Preference	15	278.21
	79279PA0070003	Rating Area 5	No Preference	16	286.89
	79279PA0070003	Rating Area 5	No Preference	17	295.57
	79279PA0070003	Rating Area 5	No Preference	18	304.92
	79279PA0070003	Rating Area 5	No Preference	19	314.28
	79279PA0070003	Rating Area 5	No Preference	20	323.96
	79279PA0070003	Rating Area 5	No Preference	21	333.98
	79279PA0070003	Rating Area 5	No Preference	22	333.98
	79279PA0070003	Rating Area 5	No Preference	23	333.98
	79279PA0070003	Rating Area 5	No Preference	24	333.98
	79279PA0070003	Rating Area 5	No Preference	25	335.32
	79279PA0070003	Rating Area 5	No Preference	26	342.00
79279PA0070003	Rating Area 5	No Preference	27	350.01	

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	Rating Area 5	No Preference	29	373.72
	Rating Area 5	No Preference	30	379.07
	Rating Area 5	No Preference	31	387.08
	Rating Area 5	No Preference	32	395.10
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	Rating Area 5	No Preference	35	408.12
	Rating Area 5	No Preference	36	410.80
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	Rating Area 5	No Preference	42	442.52
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	Rating Area 5	No Preference	51	622.87
	Rating Area 5	No Preference	52	651.93
	Rating Area 5	No Preference	53	681.32
	Rating Area 5	No Preference	54	713.05
	Rating Area 5	No Preference	55	744.78
	Rating Area 5	No Preference	56	779.18
	Rating Area 5	No Preference	57	813.91
	Rating Area 5	No Preference	58	850.98
	Rating Area 5	No Preference	59	869.35
	Rating Area 5	No Preference	60	906.42
	Rating Area 5	No Preference	61	938.48
	Rating Area 5	No Preference	62	959.52
	Rating Area 5	No Preference	63	985.91
	Rating Area 5	No Preference	64 and over	1001.94
79279PA0070003	Rating Area 6	No Preference	0-14	273.93
	Rating Area 6	No Preference	15	298.28
	Rating Area 6	No Preference	16	307.59
	Rating Area 6	No Preference	17	316.90
	Rating Area 6	No Preference	18	326.93
	Rating Area 6	No Preference	19	336.95
	Rating Area 6	No Preference	20	347.34
	Rating Area 6	No Preference	21	358.08
	Rating Area 6	No Preference	22	358.08
	Rating Area 6	No Preference	23	358.08
	Rating Area 6	No Preference	24	358.08
	Rating Area 6	No Preference	25	359.51
	Rating Area 6	No Preference	26	366.67
	Rating Area 6	No Preference	27	375.27
	Rating Area 6	No Preference	28	389.23
	Rating Area 6	No Preference	29	400.69
	Rating Area 6	No Preference	30	406.42
	Rating Area 6	No Preference	31	415.01
	Rating Area 6	No Preference	32	423.61
	Rating Area 6	No Preference	33	428.98
	Rating Area 6	No Preference	34	434.71
	Rating Area 6	No Preference	35	437.57
	Rating Area 6	No Preference	36	440.44
	Rating Area 6	No Preference	37	443.30
	Rating Area 6	No Preference	38	446.17
	Rating Area 6	No Preference	39	451.90
	Rating Area 6	No Preference	40	457.63
	Rating Area 6	No Preference	41	466.22
	Rating Area 6	No Preference	42	474.46
	Rating Area 6	No Preference	43	485.91
	Rating Area 6	No Preference	44	500.24
	Rating Area 6	No Preference	45	517.07
	Rating Area 6	No Preference	46	537.12
	Rating Area 6	No Preference	47	559.68
	Rating Area 6	No Preference	48	585.46
	Rating Area 6	No Preference	49	610.88
	Rating Area 6	No Preference	50	639.53
	Rating Area 6	No Preference	51	667.82
	Rating Area 6	No Preference	52	698.97
	Rating Area 6	No Preference	53	730.48
	Rating Area 6	No Preference	54	764.50
	Rating Area 6	No Preference	55	798.52
	Rating Area 6	No Preference	56	835.40
	Rating Area 6	No Preference	57	872.64
	Rating Area 6	No Preference	58	912.39
	Rating Area 6	No Preference	59	932.08
	Rating Area 6	No Preference	60	971.83
	Rating Area 6	No Preference	61	1006.20
	Rating Area 6	No Preference	62	1028.76
	Rating Area 6	No Preference	63	1057.05
	Rating Area 6	No Preference	64 and over	1074.24

Highmark Coverage Advantage (HCA)

2020 Small Group Rate Filing

Trend Exhibit

Western, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-15	90,813	\$ 411.99		
Feb-15	89,978	\$ 399.76		
Mar-15	89,507	\$ 433.73		
Apr-15	88,300	\$ 404.31		
May-15	87,960	\$ 387.36		
Jun-15	87,830	\$ 421.21		
Jul-15	85,824	\$ 426.90		
Aug-15	85,407	\$ 392.81		
Sep-15	85,147	\$ 417.86		
Oct-15	83,911	\$ 431.30		
Nov-15	83,546	\$ 427.07		
Dec-15	77,826	\$ 427.52	\$ 414.92	
Jan-16	75,682	\$ 408.84	\$ 414.73	
Feb-16	75,234	\$ 466.58	\$ 419.95	
Mar-16	74,532	\$ 460.59	\$ 421.76	
Apr-16	73,355	\$ 429.30	\$ 423.91	
May-16	72,790	\$ 433.64	\$ 427.99	
Jun-16	72,316	\$ 468.52	\$ 431.72	
Jul-16	70,185	\$ 409.80	\$ 430.51	
Aug-16	69,795	\$ 475.47	\$ 437.46	
Sep-16	69,531	\$ 450.81	\$ 440.35	
Oct-16	68,653	\$ 463.88	\$ 443.04	
Nov-16	68,247	\$ 460.98	\$ 445.99	
Dec-16	62,627	\$ 460.63	\$ 448.75	8.2%
Jan-17	62,146	\$ 482.97	\$ 454.88	9.7%
Feb-17	61,740	\$ 456.12	\$ 453.91	8.1%
Mar-17	61,400	\$ 521.56	\$ 458.41	8.7%
Apr-17	60,798	\$ 482.83	\$ 462.93	9.2%
May-17	60,541	\$ 514.38	\$ 469.59	9.7%
Jun-17	60,434	\$ 524.46	\$ 473.96	9.8%
Jul-17	58,910	\$ 500.21	\$ 481.87	11.9%
Aug-17	58,636	\$ 518.32	\$ 485.30	10.9%
Sep-17	58,282	\$ 503.42	\$ 489.95	11.3%
Oct-17	57,797	\$ 530.56	\$ 495.61	11.9%
Nov-17	57,622	\$ 504.19	\$ 499.57	12.0%
Dec-17	48,909	\$ 468.06	\$ 500.84	11.6%
Jan-18	48,580	\$ 648.59	\$ 512.79	12.7%
Feb-18	48,480	\$ 501.70	\$ 517.14	13.9%
Mar-18	48,319	\$ 565.82	\$ 520.26	13.5%
Apr-18	48,161	\$ 538.42	\$ 525.07	13.4%
May-18	48,538	\$ 548.88	\$ 527.87	12.4%
Jun-18	48,485	\$ 545.96	\$ 529.59	11.7%
Jul-18	48,374	\$ 536.95	\$ 532.96	10.6%
Aug-18	48,363	\$ 550.49	\$ 535.75	10.4%
Sep-18	48,295	\$ 496.97	\$ 535.77	9.4%
Oct-18	48,346	\$ 571.41	\$ 539.20	8.8%
Nov-18	48,278	\$ 550.94	\$ 543.65	8.8%
Dec-18	47,004	\$ 546.43	\$ 550.26	9.9%
Jan-19	45,180	\$ 615.56	\$ 547.08	6.7%
Feb-19	45,180	\$ 569.54	\$ 552.70	6.9%
Mar-19	45,180	\$ 589.63	\$ 554.52	6.6%
Apr-19	45,180	\$ 593.48	\$ 558.99	6.5%
May-19	45,180	\$ 600.21	\$ 563.17	6.7%
Jun-19	45,180	\$ 571.38	\$ 565.33	6.7%
Jul-19	45,180	\$ 615.12	\$ 571.83	7.3%
Aug-19	45,180	\$ 605.93	\$ 576.48	7.6%
Sep-19	45,180	\$ 586.70	\$ 584.30	9.1%
Oct-19	45,180	\$ 641.07	\$ 590.13	9.4%
Nov-19	45,180	\$ 609.42	\$ 595.21	9.5%
Dec-19	45,180	\$ 607.70	\$ 600.48	9.1%
Jan-20	45,180	\$ 652.72	\$ 603.57	10.3%
Feb-20	45,180	\$ 634.88	\$ 609.02	10.2%
Mar-20	45,180	\$ 672.32	\$ 615.91	11.1%
Apr-20	45,180	\$ 648.90	\$ 620.53	11.0%
May-20	45,180	\$ 620.50	\$ 622.22	10.5%
Jun-20	45,180	\$ 671.94	\$ 630.60	11.5%
Jul-20	45,180	\$ 658.80	\$ 634.24	10.9%
Aug-20	45,180	\$ 635.94	\$ 636.74	10.5%
Sep-20	45,180	\$ 650.66	\$ 642.07	9.9%
Oct-20	45,180	\$ 668.21	\$ 644.33	9.2%
Nov-20	45,180	\$ 657.68	\$ 648.35	8.9%
Dec-20	45,180	\$ 674.56	\$ 653.93	8.9%

Proposed Annual Trend (Cost & Utilization)

8.5%

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Highmark Coverage Advantage (HCA)

2020 Small Group Rate Filing

Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

<u>Change in Morbidity Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2018 Allowed Claims for those Members Expected to be Effective in 2020 [(Western region)]	(1)		\$626.96
Calendar year 2018 allowed claims PMPM [(Western region)]	(2)		\$612.34
Change in Morbidity	(3)	=(1)/(2)	1.024

<u>Change in Demographics Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2020 Age Factor for Members Expected to be Effective in 2020	(1)		1.546
2020 Area Factor for Members Expected to be Effective in 2020	(2)		0.970
Calendar Year 2018 Age Factor [Western Region]	(3)		1.526
Calendar Year 2018 Area Factor [Western Region]	(4)		0.970
Change in Demographics	(5)	=[(1)*(2)]/[(3)*(4)]	1.014

<u>Change in Benefits Calculation</u>	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 764.71
EHB - Pediatric Benefits	\$ 0.62
Change in Pharmacy Rebates	\$ 3.61
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 768.94
Change in Benefits	1.006

<u>Average Network Factor Calculation</u>	<u>Formula</u>			<u>Calculation</u>	Normalized
	= Sumproduct [(3),(4),(5)] / Sumproduct[(3), (4)]			1.000	Provider
Plan ID (1)	Metal Level (2)	Metal Level Benefit Richness (3)	% of Projected Membership (4)	Network Factor (5)	Network Factor
79279PA0010001	Platinum	1.15	35.4%	1.000	1.000
79279PA0010003	Gold	1.08	12.9%	1.000	1.000
79279PA0010005	Gold	1.08	16.1%	1.000	1.000
79279PA0010007	Gold	1.08	8.3%	1.000	1.000
79279PA0010011	Gold	1.08	3.1%	1.000	1.000
79279PA0010015	Gold	1.08	6.3%	1.000	1.000
79279PA0010016	Gold	1.08	1.3%	1.000	1.000
79279PA0020005	Gold	1.08	0.8%	1.000	1.000
79279PA0020007	Gold	1.08	4.8%	1.000	1.000
79279PA0060001	Gold	1.08	9.3%	1.000	1.000
79279PA0070003	Silver	1.03	1.7%	1.000	1.000

Highmark Coverage Advantage (HCA)
2020 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 9,042,715 \$ 7,757,859
 Calculated Paid to Allowed Ratio 85.8%
 Exhibit I Value 85.8%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
79279PA0010001	Platinum	347	\$ 3,335,517	\$ 3,067,486
79279PA0010003	Gold	126	\$ 1,137,444	\$ 983,980
79279PA0010005	Gold	158	\$ 1,426,319	\$ 1,205,259
79279PA0010007	Gold	81	\$ 731,214	\$ 602,814
79279PA0010011	Gold	30	\$ 270,820	\$ 213,601
79279PA0010015	Gold	62	\$ 559,695	\$ 447,285
79279PA0010016	Gold	13	\$ 117,355	\$ 90,584
79279PA0020005	Gold	8	\$ 72,219	\$ 55,219
79279PA0020007	Gold	47	\$ 424,285	\$ 323,743
79279PA0060001	Gold	91	\$ 821,488	\$ 661,587
79279PA0070003	Silver	17	\$ 146,360	\$ 106,301

Highmark Coverage Advantage (HCA)
2020 Small Group Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79279PA0010001	Platinum	347	\$ 3,335,517	\$ 3,067,486	0.9196	0.9580	1.0417
79279PA0010003	Gold	126	\$ 1,137,444	\$ 983,980	0.8651	0.8463	0.9783
79279PA0010005	Gold	158	\$ 1,426,319	\$ 1,205,259	0.8450	0.8267	0.9783
79279PA0010007	Gold	81	\$ 731,214	\$ 602,814	0.8244	0.8065	0.9783
79279PA0010011	Gold	30	\$ 270,820	\$ 213,601	0.7887	0.7716	0.9783
79279PA0010015	Gold	62	\$ 559,695	\$ 447,285	0.7992	0.7818	0.9783
79279PA0010016	Gold	13	\$ 117,355	\$ 90,584	0.7719	0.7552	0.9783
79279PA0020005	Gold	8	\$ 72,219	\$ 55,219	0.7646	0.7480	0.9783
79279PA0020007	Gold	47	\$ 424,285	\$ 323,743	0.7630	0.7465	0.9783
79279PA0060001	Gold	91	\$ 821,488	\$ 661,587	0.8054	0.7879	0.9783
79279PA0070003	Silver	17	\$ 146,360	\$ 106,301	0.7263	0.6777	0.9330

Average **1.0000**

Highmark Coverage Advantage (HCA)
2020 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members	Allowed Claims
Current ACA Book - EOY 2018	1.546	83.7%	\$546.41
Movement to ACA Book (from Transitional and New Business)	1.548	16.3%	\$566.08
Overall	1.546	100.0%	

Child Capping Adjustment 1.005

Average Age Factor 1.539

Geographic Factor 0.970

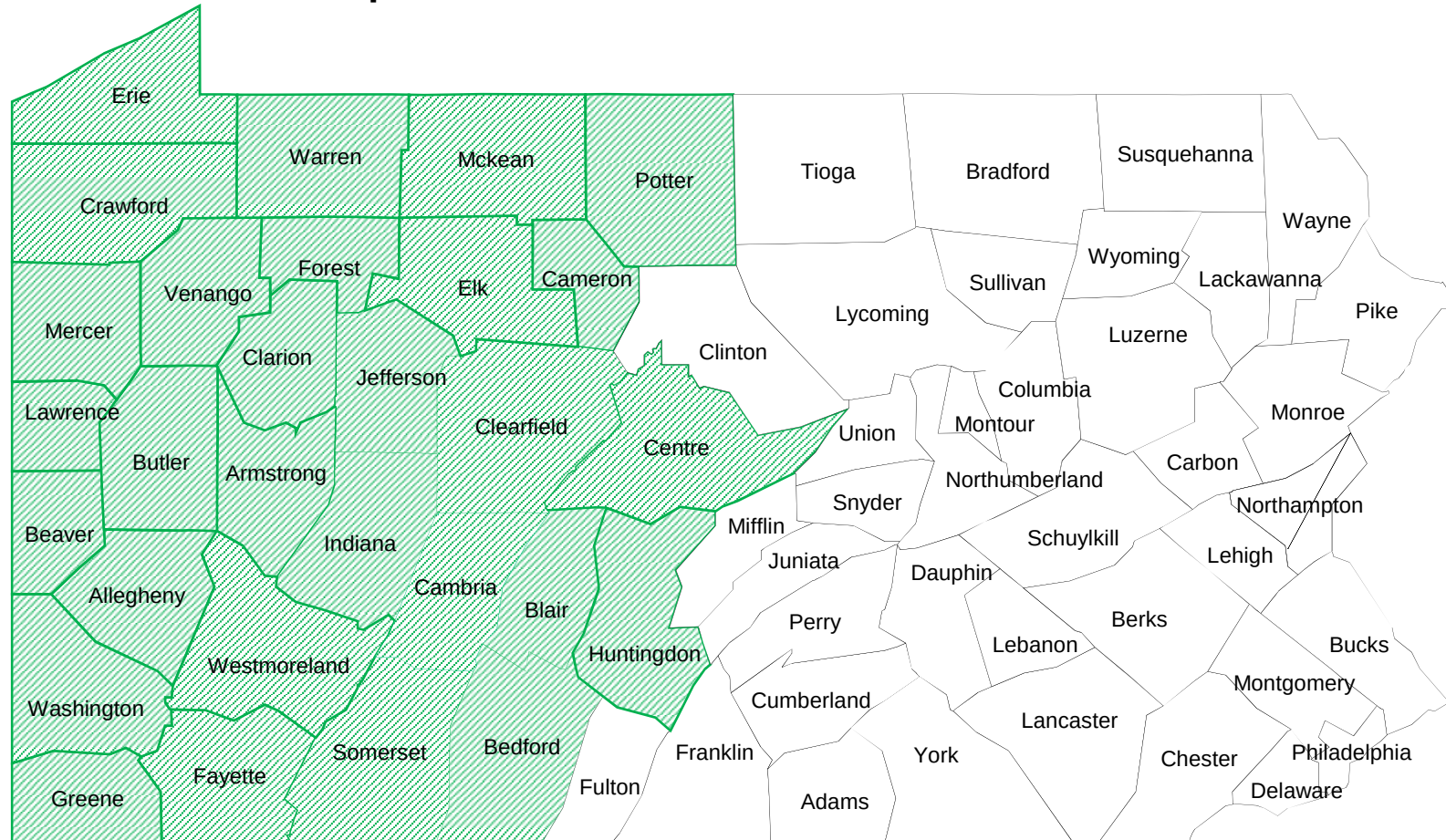
Tobacco Surcharge (Not Applicable) 1.000

Area Factors					
State	County Code	County	Rating Area	Area Factor	% of Western PA Membership
PA	003	Allegheny	R-PA004	0.97	30.3%
PA	005	Armstrong	R-PA004	0.97	1.1%
PA	007	Beaver	R-PA004	0.97	2.5%
PA	009	Bedford	R-PA005	0.97	0.9%
PA	013	Blair	R-PA005	0.97	3.0%
PA	019	Butler	R-PA004	0.97	4.3%
PA	021	Cambria	R-PA005	0.97	2.7%
PA	023	Cameron	R-PA002	0.97	0.0%
PA	027	Centre	R-PA006	1.04	0.5%
PA	031	Clarion	R-PA001	0.97	0.9%
PA	033	Clearfield	R-PA005	0.97	2.1%
PA	039	Crawford	R-PA001	0.97	4.3%
PA	047	Elk	R-PA002	0.97	1.8%
PA	049	Erie	R-PA001	0.97	10.8%
PA	051	Fayette	R-PA004	0.97	1.9%
PA	053	Forest	R-PA001	0.97	0.2%
PA	059	Greene	R-PA004	0.97	1.6%
PA	061	Huntingdon	R-PA005	0.97	0.6%
PA	063	Indiana	R-PA004	0.97	2.4%
PA	065	Jefferson	R-PA005	0.97	0.9%
PA	073	Lawrence	R-PA004	0.97	2.7%
PA	083	McKean	R-PA001	0.97	1.1%
PA	085	Mercer	R-PA001	0.97	3.5%
PA	099	Perry	R-PA009	1.02	0.3%
PA	105	Potter	R-PA002	0.97	0.5%
PA	111	Somerset	R-PA005	0.97	1.2%
PA	121	Venango	R-PA001	0.97	1.5%
PA	123	Warren	R-PA001	0.97	1.6%
PA	125	Washington	R-PA004	0.97	7.1%
PA	129	Westmoreland	R-PA004	0.97	7.6%

2019 Service Area

Issuer: Highmark Choice Advantage

Market: Small Group



Key *(modify as needed)*

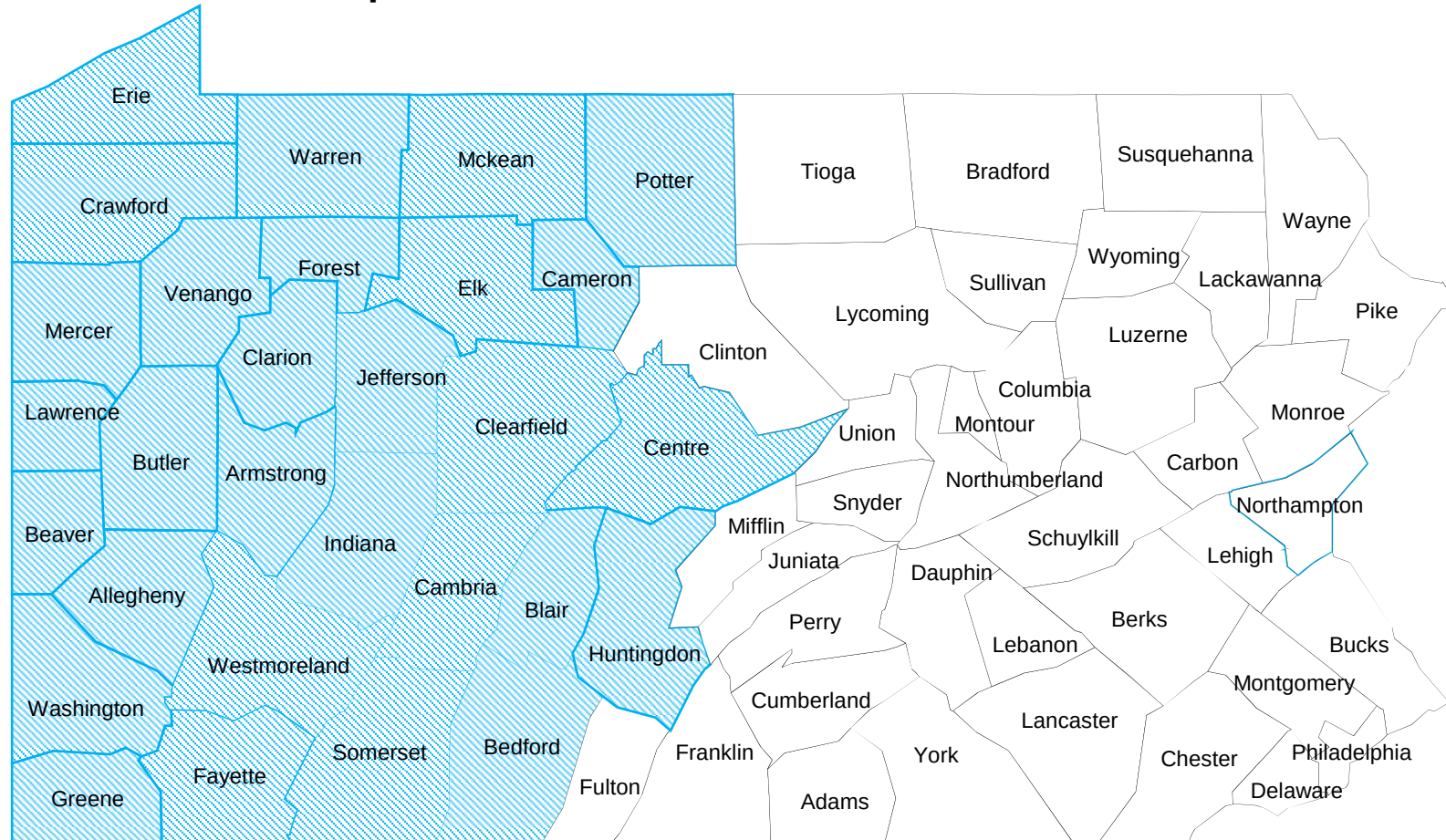
 : 2019 on-exchange service area

 : 2019 off-exchange only service area

2020 Service Area

Issuer: Highmark Choice Advantage

Market: Small Group



Key (*modify as needed*)

■ : 2020 on-exchange service area

 : 2020 off-exchange only service area

Highmark Coverage Advantage Inc.'s Response to Objection Letter Dated 06/18/2019

Product Name: HCA Small Group 2020 ACA Rate Filing

RE: HCA – 2020 Small Group ACA Compliant Plans (1A-SG-HCA-2019);

Pennsylvania Insurance Department ID #: HGHM-131937188

Objection Letter Status: Data Request Sent

Objection Letter Date: 06/18/2019

Respond By Date: 06/25/2019

Response Date: 06/24/2019

Below please find our responses to the Highmark Coverage Advantage Inc. (HCA, “Company”) Small Group 2020 ACA Rate Filing Objection Letter dated 06/18/2019. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. The updated URR instructions require the quantitative impact of rate increase drivers. Please provide the estimated impact of the drivers discussed on page 2 of the Part III memorandum.

Response:

Please see the worksheet named "Question #1" in the file “PID Response HCA 2019-06-24.xlsx” submitted with this response. As this exhibit demonstrates, the (-0.8%) rate increase referenced in the URR Part III memorandum is composed of the following drivers:

- 9.9% is due to the increase in claim levels from the base experience period
- 0.5% is due to a decrease in the impact of pharmaceutical rebates
- 1.3% is due to increases in administrative costs, taxes and fees

These increases are being offset by the following to produce the net (-0.8%) average increase:

- (-1.1%) from changes in our claims trend
- (-6.1%) from changes in the risk adjustment transfer
- (-0.7%) from an improvement in morbidity
- (-3.9%) from a change in the pricing of benefits and benefit richness

2. The updated URR instructions require an explanation of how morbidity was removed from impacting the variations in rate increases. Please provide this explanation.

Response:

When developing the AV and Cost Sharing Design for each plan design, we did not include adjustments that take into account the morbidity of the population expected to enroll in the plan. Additionally, the geographic rating factors used for pricing do not include differences in population morbidity by geographic area. Therefore, the variations in plan increases are not impacted by morbidity.

3. Analyzing the historic traditional loss ratios calculated using the ultimate incurred claims / earned premiums in the PA Actuarial Memorandum shows that HCC's loss ratio has been increasing from 75.4% to 87.9% over the past 4 years. Please explain the volatility considering the filing assigns 100% credibility to the experience.?

Response:

The volatility can be explained by the following:

- 2015 was the first year the Company began offering products in the ACA. Thus the rates for its issued plans were established using manual rate development methods based on our entire Small Group block, prior to any insights about the business that would move into this Company's ACA product offerings.
- For 2016, we were again working with limited knowledge of the ACA market, and the Company itself had no experience in the base experience period that could be used for credible rate development.
- 2017 was the first year that we had a reliable look at the profile of the ACA marketplace in total, and the makeup of this Company's block in particular. As such, we made a significant rate adjustment to line up our rates with the Company's developing experience, decreasing rates by 9.0% and seeing the loss ratio increase as a result.
- For 2018, we again adjusted rates downward by 1.1% to further reflect the maturing experience of this block, and have again witnessed an increase in the loss ratio as a result.

So while the Company has seen historical loss ratio volatility, it was due to the initial rating methodologies necessary to be employed by this Company and a block of business

that took some time to mature in the ACA marketplace. We believe the witnessed loss ratio volatility is in line with our historical rate actions, that the volatility has subsided over time, and that we should see loss ratio results more in line with the expectations developed in our filing.

4. Was transitional experience included on the URRT and the PAAM?

Response:

HCA does not include transitional business in the PAAM development. There is transitional experience included in Worksheet I of the URRT in the Experience Period Index Rate PMPM, but is subsequently removed since HCA does not contain any transitional membership.

5. What is the run-out and current date for the URRT and the PA template, February 1st or February 28th?

Response:

As requested by the PID, the run-out date for all data used in the development of these templates is February 28th, 2019.

6. Please confirm the experience premiums on WS1 of the URRT do not reflect MLR rebates.

Response:

Confirmed - The WS1 premium excludes MLR rebates.

7. Please explain the basis of your 56.3% increase in capitation rates PMPM for the vision benefit provider for covering pediatric vision benefits. This contradicts the statement on page 6 of the Part III Actuarial Memorandum that there was an \$0.20 reduction in the capitation.

Response:

On URRT Worksheet I, Section II, the “Experience Period Index Rate PMPM” is reflective of WPA’s Transitional and ACA experience. Since there are only capitations for WPA’s ACA plans, the ACA capitation rate PMPM gets diluted to \$0.17 by the Transitional membership. The 1.563 cost factor is applied to adjust the \$0.17 PMPM capitation to be reflective of the ACA PMPM capitation rate to be in 2020, \$0.42. The

\$0.20 reduction in the capitation that is mentioned in the Part III Actuarial Memorandum signifies a \$0.20 PMPM reduction from the ACA-only experience capitation rate.

8. Are trends adjusted due to fluctuation in large claim amounts? If so, please explain how.

Response:

Yes. As part of our trend analysis, member claims in excess of \$100,000 in any single month are removed from the total monthly claims. An additional analysis is performed on these excess claims to determine if an adjustment to the projected trend is warranted.

9. Please explain why you believe that it is important to have the same trend for all service categories (i.e. Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, and Prescription Drugs) when other carriers provide trends by service category.

Response:

Our trend development modeling utilizes a regression trend model that is intended to smooth out statistical noise in the historical claim levels. In addition to the regression analysis, the Company's development of trend involves a comprehensive assessment of many factors that impact historical and projected claims levels. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers.

The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for our trend regression model, which will be used to establish the Company's rating trend.

Given the historical shifts that have occurred among medical and drug service categories, and that continue to occur, we believe it is more appropriate to provide an assessment of trend at a combined level. This allows us to focus on the overall level of trend impacting our markets, and minimize the effect of market dynamics that shift service utilization between categories. By keeping the trend analysis at this macro level, it minimizes the

aggregated actuarial judgment that would need to be applied at each service category level, which may unduly increase our projected trend levels.

10. Please explain why the Plan Design Changes on the URRT (1.008) and PA Rate Template (1.006) do not match.

Response:

The Plan Design Changes on the URRT (1.008) include the impact of induced utilization while the PA Rate Template does not include the impact of induced utilization.

Please see the exhibit tab named “Question #10” in the submitted response file “PID Response HCA 2019-06-24.xlsx” showing the quantitative development of the Plan Design Changes for both the URRT and PA Rate template.

11. Please explain why the other adjustments on the URRT (1.019) does not match the PA Rate Template other adjustments (1.000) times the network factor)1.014).

Response:

The Morbidity Adjustment, Demographic Shift, Plan Design Changes, and Other factor on the URRT are all going to differ slightly from their respective values on PA Table 5 because the factors on the URRT are developed after applying the 1.563^2 trend to the capitation. The buildup to PA Table 5 does not trend the capitation by the 1.563^2 and instead captures that adjustment in the other factors further down the line to end up at the same final adjusted projected allowed claims, \$768.94.

12. If adjustments are made for large claim pooling, was the federal risk adjustment program considered?

Response:

The Company did not adjust the claims in its base experience period for the pooling of large claims.

13. The Change in Benefits Calculation in Table 5 shows \$0.62 PMPM for EHB – Pediatric Benefits, but page 6 of the Part III memo shows \$0.19 for Pediatric Dental and a reduction of \$0.20 PMPM for Pediatric Vision. Please explain why these are different.

Response:

The \$0.20 PMPM reduction is the expected change in the Pediatric Vision capitations from experience period to the rating period. The Pediatric Vision capitation rate in the experience period for ACA plans was \$0.63 PMPM. The \$0.19 PMPM for Pediatric Dental is the expected cost of Pediatric Dental in the rating period. $\$0.19 + (\$0.63 - \$0.20) = \$0.62$ gets you to the 2020 EHB pediatric benefits amount of \$0.62 PMPM. The “Change in Morbidity” in Table 5 is calculated from non-capitation adjusted claims, essentially removing the pediatric benefit, so the expected \$0.62 PMPM for pediatric benefits has to be brought back in with the change in benefits calculation, as opposed to using experience to rating period change values, like the change in vision mentioned in the memo.

14. The Change in Benefits Calculation in Table 5 shows (\$3.61) PMPM for change in pharmacy rebates. How is this different than the (\$8.29) PMPM Other adjustment for prescription drug rebates?

Response:

The (\$8.29) PMPM rebate change listed in the actuarial memorandum is the change from 2018 to 2020 rebates, while the (\$3.61) PMPM rebate in the supplemental exhibits is the change from the 2018 rebate that has been population adjusted and trended to the 2020 rebate.

15. Please explain why the ‘Other’ factor on the URRT shows 1.019, while the PA Table 5 shows 1.000 for the other factor and 1.014 for change in network. Please correct where appropriate.

Response:

Please refer to question 11.

16. The actuarial memorandum says the experience is large enough to be fully credible. What credibility methodology was used to determine HCA is 100% credible?

Response:

Credibility of the data was considered in the filing. In general, the size of the enrollment in the experience period is above what we would consider to be fully credible. In addition, since the health plan has multiple entities, the experience for this entity was compared to the experience of other entities to assess the reasonableness of the data after accounting for known differences. For example, final rates of the different entities can be compared and expected to differ for things like network or benefit design.

17. Did you consider ASOP #25 when determining the credibility?

Response:

Yes. See response to question 16 above.

18. Please explain why the development of the URRT projected index rate of \$769.02 and the development of the PA Table 5 index rate of \$768.94 differ. Please correct the one that is incorrect.

Response:

The difference between the URRT projected index rate and the development of the PA Table 5 index rate is due to the rounding required in the URRT. Specifically, the URRT requires the Year 1 Trend and Year 2 Trend values to be rounded, which causes the Trended EHB Allowed Claims PMPM to be slightly different. Furthermore, the Morbidity Adjustment, Demographic Shift, Plan Design Changes, and Other change factors are also rounded, which results in an Adjusted Trended EHB Allowed Claims PMPM for 01/01/2020 to be different than what is projected for the PA Table 5 Index Rate.

19. Please explain why the PA trend in Table 5A was overwritten.

Response:

To determine the Two year trend projection Factor on Table 5, the impact of induced demand is included as a trend component in Table 3. By applying this trend factor and the Single Risk Pool Adjustment Factors, we develop the correct projected index rate. When we trend this index rate to the 2nd, 3rd, and 4th quarters in Table 5A to develop the Total Single Risk Pool index rate for all groups renewing in 2020, the impact of induced

demand is excluded so that the quarterly trend represents cost and utilization only. By incorporating this methodology, we arrive at the same Market Adjusted Index Rate between the URRT and the PA Table 5 exhibit. To make this comparison, please note the rounding conventions within the URRT, and that the Market Adjusted Index Rate in Table 5 needs to be adjusted by the Total Single Risk Pool Quarterly Trend Factor from Table 5A.

20. Please explain how the annual trend of 8% used in the risk adjustment development in Table 5 Risk Adjustment in the Supplemental Exhibits was determined.

Response:

The Company's claims trend projection reflects the average annualized increase in claim level we anticipate for the business covered by the Company in the projected experience period. The premium trend assumption in the risk adjustment development represents the average premium increase across the entire state marketplace. This is an estimate of annual premium increases expected in the market in 2019 and 2020. Given that this assumption reflects future unknown levels of rate increases in the state marketplace, we believe that the 8% premium increase assumption is reasonable and in line with past market-level increases.

21. We note in the URRT the risk adjustment for 2018 is a payment of \$1,105,010, but according to the PA Statewide results from RATEE files as of May 1, 2019 the risk adjustment is a receivable of \$1,903,033. Please explain the variance between these figures.

Response:

Response redacted.

22. Please describe any adjustments or considerations made due to the Risk Adjustment Data Validation process (RADV).

Response:

The Company considered whether or not any adjustment to projected experience was warranted due to the RADV process. However, since this process was only recently implemented, with 2017 results only recently released, we believe that it is too soon to make any assumptions in our projections regarding the anticipated level of payments or recoveries from this program.

23. Please provide the completed federal MLR formula showing all elements or point to where we can find it in the filing.

Response:

Please see the exhibit tab named “Question #23” in the submitted response file “PID Response HCA 2019-06-24.xlsx” showing the quantitative development, with all elements, of the 91.1% MLR.

24. Why did you not include a Pennsylvania premium tax in Table 6?

Response:

As a nonprofit corporation, this Company is not subject to a Pennsylvania premium tax.

25. For the Platinum and Gold plans, the Pricing AV as shown in Table 10 of the PAAM exhibits, which does not include the CSR load or induced demand, is larger than the Metal AV in the URRT. What is driving these differences?

Response:

These differences are driven by using company specific data to determine the Pricing AV in place of the national dataset used in the government AV calculator used to determine the Metal AV.

26. Please provide substantial support for the induced utilization factors.

Response:

HCA uses the standard induced utilization factors of 1.15 for Platinum plans, 1.08 for Gold plans, and 1.03 for Silver plans. Please see the exhibit tab named “Question #26” in the submitted response file “PID Response HCA 2019-06-24.xlsx” for a demonstration of how the Benefit Richness (Induced Demand) factors for Table 10 are developed.

27. Please explain the projected decrease in membership.

Response:

The expected decrease in membership is due to emerging membership decreases in 2019.

28. (a) Please provide quantitative support for the health insurer fee and (b) provide the actual paid HIT fees on a pmpm and percent of premium for calendar years 2018 and 2016.

Response:

- a) The first step in calculating the health insurer fee is estimating the industry-wide fee to be collected as well as the industry-wide eligible premium in billions of dollars based on historical amounts. The ratio of these two estimates produces an estimated percentage of premium. Second, this percentage of premium is multiplied by our company-specific projected 2019 premium to derive an estimate of the dollars expected to be assessed in 2020. Finally, these estimated dollars are then divided by our company-specific projected 2020 premium to derive an estimate of the percentage of premium need to be built into the rate filing. This amount is 2.14%, which is further divided by $(1 - 0.21)$ to account for the income tax rate. The resulting value is 2.71%. The pricing assumption was set at 2.8% given the potential fluctuation in the estimates outlined above.
- b) The HIT paid in 2016 was \$9.09 PMPM or 1.47% of premium
The HIT paid in 2018 was \$11.07 PMPM or 1.74% of premium

The following are additional questions or comments from the PID:

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

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.

- 2. Regarding Risk Adjustment Data Validation process (RADV):

- a. Please describe any adjustments or considerations made due to the Risk Adjustment Data Validation process (RADV).

Response:

The Company considered whether or not any adjustment to projected experience was warranted due to the RADV process. However, since this process was only recently implemented, with 2017 results only recently released, we believe that it is too soon to make any assumptions in our projections regarding the anticipated level of payments or recoveries from this program.

- b. As you know CMS is performing a risk adjustment validation starting with 2017 risk adjustment data. We are considering allowing an estimate of the impact of risk adjustment modifications in rate filings as an adjustment to the projected risk adjustment. Before implementation, we are soliciting feedback from our issuers on the pros and cons of the inclusion of this adjustment. If allowed, all issuers would be required to submit an estimate. The estimate may be \$0. Please provide any feedback that you would like us to consider.

Response:

We provide the following additional considerations in assessing whether or not future adjustments would be practicable:

- Overall, this program is designed to be revenue neutral across the market. So absent any reliable market-wide analysis, it would be equally likely that a company would receive a payment or would be required to make a contribution.
- The consideration of risk score adjustments from the RADV process is dependent upon the entirety of market participants, and each participant's ultimate condition profile. These risk profiles are generally not known and could fluctuate from year to year.
- The Small Group results for 2017 in Pennsylvania showed that no risk score adjustment would be made for the 2018 risk adjustment transfer results.
- Even if there was an adjustment made to 2018 results, it has not been demonstrated that such an adjustment would tend to persist year over year.
- Although we have not adjusted for the RADV process in our 2020 experience projection, we believe that such an adjustment may be warranted in future rate development periods if the process exhibits a reasonable level of predictability

and recurrence. This may not be known until several years beyond the initial implementation.

3. We have repurposed row 54 of Table 6 to capture RA User Fees. Please provide the RA User Fee percentage and pmpm amount in cells C54 and D54, respectively.

Response:

We intend to make this update to the template later in the review process so that if there are other subsequent updates needed, the number of document versions produced can be minimized.

Highmark Coverage Advantage (HCA)

2020 Small Group ACA Rate Filing

Question #1, Components of Rate Increase

Component of Rate Change	Factor
Base Claims Experience and Projection Year Trend	8.72%
Base Experience	9.90%
Projection Year Trend	-1.07%
Change in Projected Rebates	0.50%
Risk Adjustment	-6.09%
Retention (Admin, Taxes, and Fees)	1.35%
Change in Morbidity	-0.73%
Change in Pricing of Benefits and Benefit Richness	-3.87%
TOTAL	-0.77%

Highmark Coverage Advantage (HCA)

2020 Small Group ACA Rate Filing

Question #10, Change in Benefits

PA Rate Template

CY2019 Projected Allowed PMPM (Based on CY2019 Population)	\$ 768.94	a.	
CY2019 Projected Allowed PMPM Excluding Capitations (Based on CY2017 Population)	\$ 520.31	b.	
Population Change Factor (Morbidity)	1.419	c.	
Pricing Factor Change	1.014	d.	
Change in Benefit Richness	1.008	e.	
Change in Network	1.014	f.	
Change in Benefits	1.006	g.	$g = a / (b * c * d * e * f)$

URRT

2018 Induced Utilization/Benefit Richness	1.095	a.	
2020 Induced Utilization/Benefit Richness	1.104	b.	
Change in Benefits	1.008	c.	$c = b / a$

Highmark Coverage Advantage (HCA)

2020 Small Group ACA Rate Filing

Question #23, Federal MLR Calculation

	Claims	
a.	Projected Incurred Claims Before 3 R's	\$659.68
b.	Projected Net Risk Adjustments PMPM	\$83.53
c.	Reinsurance Premium	\$0.00
d.	Projected Incurred Claims After 3 R's	\$576.15 = a. - b. - c.
	Admin / Margin / Taxes & Fees	
e.	Total Admin	\$56.46
f.	Profit / Risk Load	0.0%
g.	Risk Transfer Fee	\$0.00
h.	PCOR Tax	\$0.00
i.	Risk Adjustment User Fee	\$0.18
j.	Exchange Fee	0.0%
k.	HCR Insurer Tax	2.8%
	Premium	
l.	Final Premium	\$651.02 = (d. + e. + g. + h.) / (1 - f. - i. - j. - k.)
m.	Projected Incurred Claims w/o Taxes and Fee	\$632.61 = d. + e. + (f. * l.)
	Loss Ratio	91.1% = d. / m.

Highmark Coverage Advantage (HCA)

2020 Small Group ACA Rate Filing

Question #26, Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	Table 10 Benefit Richness (7)/(6) (8)
79279PA0010001	Platinum	347	\$ 3,335,517	\$ 3,067,486	0.9196	0.9580	1.0417
79279PA0010003	Gold	126	\$ 1,137,444	\$ 983,980	0.8651	0.8463	0.9783
79279PA0010005	Gold	158	\$ 1,426,319	\$ 1,205,259	0.8450	0.8267	0.9783
79279PA0010007	Gold	81	\$ 731,214	\$ 602,814	0.8244	0.8065	0.9783
79279PA0010011	Gold	30	\$ 270,820	\$ 213,601	0.7887	0.7716	0.9783
79279PA0010015	Gold	62	\$ 559,695	\$ 447,285	0.7992	0.7818	0.9783
79279PA0010016	Gold	13	\$ 117,355	\$ 90,584	0.7719	0.7552	0.9783
79279PA0020005	Gold	8	\$ 72,219	\$ 55,219	0.7646	0.7480	0.9783
79279PA0020007	Gold	47	\$ 424,285	\$ 323,743	0.7630	0.7465	0.9783
79279PA0060001	Gold	91	\$ 821,488	\$ 661,587	0.8054	0.7879	0.9783
79279PA0070003	Silver	17	\$ 146,360	\$ 106,301	0.7263	0.6777	0.9330

Average **1.0000**

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Highmark Coverage Advantage Inc.'s Response to Objection Letter Dated 07/05/2019

Product Name: HCA Small Group 2020 ACA Rate Filing

RE: HCA – 2020 Small Group ACA Compliant Plans (1A-SG-HCA-2019);

Pennsylvania Insurance Department ID #: HGHM-131937188

Objection Letter Status: Data Request Sent

Objection Letter Date: 07/05/2019

Respond By Date: 07/12/2019

Response Date: 07/12/2019

Below please find our responses to the Highmark Coverage Advantage Inc. (HCA, “Company”) Small Group 2020 ACA Rate Filing Objection Letter dated 07/05/2019. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. As a follow-up to our original question 4, the response indicated transitional business is not included in the PAAM, but is included on the URRT, however, the experience period index rates are essentially the same (\$612.34 vs \$612.32). Were transitional plans removed subsequent to the experience period? If not, how was transitional business included in the experience period index rate? Please resubmit the URRT or the PAAM so they are using the same experience information (with or without transitional).

Response:

Transitional experience for HCA was only considered when developing the experience period capitation rate PMPM, which incorporates the entire WPA block of business across all of Highmark’s corporate entities. We receive capitation information at the regional level and across all entities, which contains a blend of transitional and ACA experience. The response to the original question 7 attempted to illustrate how we translate this all-inclusive capitation rate to the ACA-only capitation rate for HCA. As HCA does not contain transitional business, it is not included subsequently in the URRT development or PAAM.

2. As a follow-up to our original question 16, please provide the criteria used to determine credibility. At what measure do you use and at what level do you consider a block of business credible? What level do you consider a block partially credible?

Response:

We do not currently use a rigid credibility formula or pre-defined manual rate in the small group market. When additional entities with larger blocks of business are part of the overall portfolio, the staging of plans in smaller entities is considered across the entire portfolio. In general, the experience of smaller blocks of business is given full credibility in order to simplify the rate development, and credibility is kept in mind when developing the data and assumptions. Based on professional judgement, if the experience can be used to produce reasonable results, it will be considered fully credible in lieu of a rigid formula. This simplifies the rate development and makes it easier to avoid unreasonable product relationships and adverse selection across the entire portfolio.

3. As a follow-up to our original question 21, please explain how run out changes the risk adjustment of \$1,105,010 (February) to \$1,903,033 (May), a change of almost \$800,000.

Response:

Response redacted.

4. As a follow-up to our original question 25, what about your company specific data is driving the difference in the pricing AV compared to the AVC.? We understand that there are a lot of reasons for the difference, but what is it in this case?

Response:

The Company's AV Pricing model utilizes internal Highmark-specific claims experience from multiple years adjusted for trend. The claims data underlying the AV determination is specific to the region where the benefit plan will be offered, and includes detail on hundreds of thousands of covered member benefit periods, allowing us to re-evaluate the adjusted allowed claims by their specific service types and apply the appropriate cost sharing adjustments. This process produces an expected paid to allowed ratio specific to our Small Group block of business for the region being evaluated, which is used as the basis of our Pricing AV.

Given our AV Pricing model methodology, it can be difficult to identify differences against the CMS issued Actuarial Value Calculator for the following reasons:

- The methodologies are different enough that direct comparison of tables and factors is impractical;

- The data supporting the CMS calculator is not made available to its users;
- Even if the data were available, the dataset used is nationwide and may not be appropriate for a specific region's selection and utilization of health care services;
- There are over two hundred plan design characteristics that go into our AV Pricing model, making it very time-consuming to analyze benefit plan components;
- Due to the timing of the issuance of the CMS calculator, changes to the valuation of benefits and new plan design options may lag behind those we can make with our internal calculator.

Thus, we are confident in the results being generated by our AV Pricing model, and do not believe it would be appropriate to utilize the CMS issued calculator to establish benefit plan factors. When the two models produce significantly difference results, we do investigate the cause of the differences, but for these benefit plans, we concluded our Pricing AVs were reasonably in line with the CMS model AVs and did not warrant additional analysis.

5. Regarding PID question #3, please remember to submit a new version of the PAAM.

Response:

The new version of the PAAM is included with this submission.

1. If the risk adjustment results released on June 28, 2019 are inconsistent with your projected assumptions, you may modify the risk adjustment transfer amount in Table 5. If such a modification is made, revise all the documents and exhibits impacted and the PA Actuarial Memorandum to discuss this change. This change must be made with your responses due by July 12, 2019.

Response:

The Company's Table 5 projection assumptions are consistent with the 2018 plan year risk adjustment results released on June 28, 2019. As such, modified documents are not required.

2. In response to the Department's RADV survey, issuers indicated that they did not include a RADV adjustment in the initial submission, as there is no supportable reason for an adjustment

when calculating the 2020 rates. Therefore, the Department has determined that there should be no RADV adjustments in the 2020 rate filings.

Response:

The Company supports this position for the 2020 rate development and has not included any adjustments for RADV in our submitted 2020 rate filings.

**Highmark Coverage Advantage Inc.'s Response to Objection Letter Dated
07/16/2019**

Product Name: HCA Small Group 2020 ACA Rate Filing

RE: HCA – 2020 Small Group ACA Compliant Plans (1A-SG-HCA-2019);

Pennsylvania Insurance Department ID #: HGHM-131937188

Objection Letter Status: Data Request Sent

Objection Letter Date: 07/16/2019

Respond By Date: 07/18/2019

Response Date: 07/18/2019

Below please find our responses to the Highmark Coverage Advantage Inc. (HCA, "Company") Small Group 2020 ACA Rate Filing Objection Letter dated 07/16/2019. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. As a follow-up to our original question 21.

We see that your 2018 transfer amount is \$1,903,032.94. Please update your URRT Worksheet 2 accordingly

Response:

An updated URRT has been provided to reflect the 2018 transfer amount.