

SERFF Tracking #:	INAC-131927121	State Tracking #:	INAC-131927121	Company Tracking #:	KHPE INDIV 1-1-2020
State:	Pennsylvania	Filing Company:	Keystone Health Plan East, Inc.		
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense				
Product Name:	KHPE Individual HMO eff 1-1-2020				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	Public Rate Filing KHPE Consumer 101019 (pages 1 to 51).pdf Public Rate Filing KHPE Consumer 101019 (pages 52 to 101).pdf
Item Status:	
Status Date:	



May 21, 2019

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

SUBMITTED VIA SERFF

**RE: Keystone Health Plan East
Individual HMO Rate Filing effective 1/1/2020
INAC-131927121**

Dear Ms. Gray:

Attached is the 2020 annual rate filing for HMO plans of Keystone Health Plan East (KHPE) in the Individual (non-group) marketplace in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2020 through December 31, 2020.

Per the guidance provided in the 2020 ACA-Compliant Health Insurance Rate Filing Guidance provided by the Pennsylvania Insurance Department, we applied a morbidity factor of 1.06 in consideration of changes to the individual mandate penalties. We also applied a factor of 1.20 for the impact of non-payment of CSR costs per the guidance.

The proposed rates represent a 9.9% increase over the previously approved 2019 rates.

Information for the Pennsylvania Bulletin:

1.	Company Name and NAIC Number:	Keystone Health Plan East 95056
2.	Market	Individual
3.	On or Off Exchange	On and Off
4.	Effective Date of Coverage	January 1, 2020
5.	Average Rate Change Requested	9.9%
6.	Range of Rate Changes Requested	8.5% to 10.6%
7.	Total Annual Revenue Generated from	



	the Proposed Rate Change	\$98,598,908
8.	Products	HMO
9.	Rating Areas and Change from 2019	Rating Area 8 No Change from 2019
10.	Metal Levels and Catastrophic Plans	Platinum, Gold, Silver, Bronze
11.	Current covered lives and policyholders as of February 1, 2019	141,079 lives 95,972 policyholders
12.	Number of plans offered in 2020 and change from 2019	17 plans in 2020; 12 plans in 2019
13.	Corresponding contract form number, SERFF, and binder numbers	SERFF # INBC-131923058 See appendix for form numbers
14.	HIOS Issuer ID # and submission tracking Number	HIOS Issuer ID # 33871; Filing # 33871-1488619135297932290

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

Sincerely,

[REDACTED]

Director and Actuary, Commercial Pricing

cc: [REDACTED]
[REDACTED]

APPENDIX

Form Numbers

KE 650 IND FC EXC-ON Rev. 1.20
KE 650 IND FTC EXC-ON Rev. 1.20
KE 650 IND FTDED EXC-ON Rev. 1.20
KE 650 IND FTDED LT EXC-ON Rev. 1.20
KE 650 IND FC EXC-OFF Rev. 1.20
KE 650 IND FDED EXC-OFF Rev. 1.20
KE 650 IND FTC EXC-OFF Rev. 1.20
KE 650 IND FTDED EXC-OFF II Rev. 1.20
KE 650 IND FTDED EXC-OFF Rev. 1.20
KE 680 IND FC EXC.OC-ON Rev. 1.20
KE 680 IND FTC EXC.OC-ON Rev. 1.20
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KE 680 IND FTDED EXC.OC-OFF Rev. 1.20
PREV/SCH-II Rev. 1.20

Rate Change Summary

Keystone Health Plan East – Individual Plans

Rate request filing ID INAC-131927121 - 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:	5.4%
Revised requested average rate change:	5.4%
Range of requested rate change:	4.0% to 6.1%
Effective date:	January 1, 2020
People impacted:	141,079
Available in:	Area 8

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	\$1,079,731,654
Claims	\$709,768,606
Administrative expenses	\$128,518,715
Taxes & fees	\$103,709,776
Company made (after taxes)	\$137,734,557

How it plans to spend your premium

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

Claims:	84.5%
Administrative:	9.6%
Taxes & fees:	3.9%
Profit:	2.0%

The company expects its annual medical costs to increase **4.1%**.

Explanation of requested rate change

Keystone Health Plan East ("KHPE") is revising premium rates for the Pennsylvania Consumer ACA compliant products, effective from January 1, 2020.

About 141,000 members will be affected.

Changes in Taxes and Fees:

The Federal government suspended the Health Insurance Providers Fee for premiums due in 2019, but will be re-implementing it for premiums due in 2020. This adds 3.4% to 2020 premium rates.

Changes in Medical Service Costs:

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

Financial Experience of the Product:

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

Changes in Benefits:

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

Administrative Costs:

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



May 21, 2019 (Revised July 3, 2019)

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This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2020 through December 31, 2020.

Per the guidance provided in the 2020 ACA-Compliant Health Insurance Rate Filing Guidance provided by the Pennsylvania Insurance Department, we applied a morbidity factor of 1.06 in consideration of changes to the individual mandate penalties. We also applied a factor of 1.20 for the impact of non-payment of CSR costs per the guidance.

The proposed rates represent a 5.4% increase over the previously approved 2019 rates.

Information for the Pennsylvania Bulletin:

1.	Company Name and NAIC Number:	Keystone Health Plan East 95056
2.	Market	Individual
3.	On or Off Exchange	On and Off
4.	Effective Date of Coverage	January 1, 2020
5.	Average Rate Change Requested	5.4%
6.	Range of Rate Changes Requested	4.0% to 6.1%
7.	Total Annual Revenue Generated from	



	the Proposed Rate Change	\$53,764,498
8.	Products	HMO
9.	Rating Areas and Change from 2019	Rating Area 8 No Change from 2019
10.	Metal Levels and Catastrophic Plans	Platinum, Gold, Silver, Bronze
11.	Current covered lives and policyholders as of February 1, 2019	141,079 lives 95,972 policyholders
12.	Number of plans offered in 2020 and change from 2019	17 plans in 2020; 12 plans in 2019
13.	Corresponding contract form number, SERFF, and binder numbers	SERFF # INBC-131923058 See appendix for form numbers
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PENNSYLVANIA ACTUARIAL MEMORANDUM

PURPOSES

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

1. BASIC INFORMATION AND DATA

A. COMPANY INFORMATION

Company Legal Name:	Keystone Health Plan East ("KHPE")
State:	Pennsylvania
NAIC #:	95056
Market:	Individual
Marketplace:	On and Off Exchange
Effective Date(s):	1/1/2020 – 12/31/2020
Average Rate Change:	5.4%
Range of Rate Changes:	4.0% to 6.1%
Products:	HMO
Rating Areas:	Rating Area 8
Metal Levels:	Platinum, Gold, Silver, Bronze
Current Members:	141,079
Current Policyholders:	95,072
Number of 2020 Plans:	17
HIOS Issuer ID (5-digit):	33871

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the individual market for KHPE. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities. This memorandum pertains only to plans denoted in Worksheet 2 by Plan IDs starting with the sequence 33871.

COMPANY CONTACT INFORMATION

Primary Contact Name:	
Primary Contact Telephone Number:	
Primary Contact Email Address:	

B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

January 1, 2015	14.90%	INAC- 129626130
January 1, 2016	1.91%	INAC- 129936718
January 1, 2017	27.97%	INAC- 130539671
January 1, 2018	21.70%	INAC- 131145975
January 1, 2019	-1.70%	INAC- 131476931

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

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

C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 5.4%. The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2018 to calendar year 2020 are incorporated into the pricing and reflected in the Unified Rate Review Template.

The change in 21-year-old Non-Tobacco Premium PMPM calculated in Table 11, Cell AN13 is 5.4%.

D. MEMBERSHIP COUNT

Table 1 illustrates the Experience Period member-months, Current Period members as of February 1, 2019, and Projected Rating Period Member-months by ages.

E. BENEFIT CHANGES

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

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

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

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2018 and paid through February 2019. Earned premiums and member months are for January through December 2018. The data are for all direct-written individual business of KHPE in the Commonwealth of Pennsylvania, including out-of-network claims written by KHPE but paid by QCC for POS plans. No private reinsurance was applicable.

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

Projected Risk Adjustment PMPM

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

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

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

When the projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are combined, the result is consistent with the projection made in our submission. We also considered preliminary 2018 risk transfer results.

In the URRT v5.0, it is necessary to divide Risk Adjustment by the Paid to Allowed factor when it is used in calculations based on Allowed Claims to produce calculations that are consistent with the Actuarial Memo Rate Exhibit.

G. CREDIBILITY OF DATA

The experience period data is considered 100% credible.

H. TREND IDENTIFICATION

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

We populated the URRT with the Total Annual Trend calculated in cell C52 of Table 3. The URRT requires that factors are rounded to four decimal places which results in some small differences.

I. HISTORICAL EXPERIENCE

Table 4 illustrates historical experience from 2015 through 2018 for the product line.

a. Annualized Cost Trend

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

b. Annualized Utilization Trend

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

J. TERMINATED PLANS

No plans are being terminated during 2020.

2. RATE DEVELOPMENT AND CHANGE

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

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

Changes in Population Risk Morbidity

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

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in

the experience that are removed for the projection period; anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

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

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

B. RETENTION ITEMS

Table 6 illustrates the retention items, expressed as percentages of premium. Consistent with conversations with our State regulator, no Pricing load was applied for the Managed Care Assessment levied pursuant to Article VIII-I of the Pennsylvania Code, as it will be separately reimbursed. Federal Income Tax is calculated by applying the tax rate to the sum of the HIF plus Profit/Contingency.

Administrative Expenses		13.32%
General and Claims	11.12%	
Agent/Broker Fees and Commissions	1.40%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		3.87%
RA User Fee	0.03%	
PA Premium Tax	0.00%	
Federal Income Tax	1.14%	
Health Insurance Providers Fee	2.70%	
Profit/Contingency		2.00%
Total Retention		19.19%

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2019 filing. The changes in the factors reflect small differences from the projected populations in 2019 and 2020.

D. COMPONENTS OF RATE CHANGE

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

Data in Table 9 is consistent with the 2019 and 2020 URRT with the exceptions of Risk Adjustment and Reinsurance which were revised to project company-specific values.

3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2020 URRT. Plan mappings, where applicable, are illustrated in Column F of Table 10.

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

The factor “AV and Cost Sharing Design of Plan” in Worksheet 2 of the URRT is the product of the Pricing AV, the Non-Funding of CSR Adjustment, and the Benefit Richness Factors from the Actuarial Memo Rate Exhibit. Again, please note that the URRT requires factors to be rounded to four decimal places, resulting in small differences.

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

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

5. PLAN FACTORS

Tables 12, 13, and 14 illustrate the factors used in pricing for age, tobacco, geographic rating area, and network. The tobacco factors match the previously approved tobacco factors from the 2019 filing.

6. ACTUARIAL CERTIFICATION

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

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by

Federal regulation to be provided in support of the review of gross premium rate increases, for certification of qualified health plans for Federally facilitated exchanges, and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.106);
 - Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - Neither excessive nor deficient.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The AV Calculator was used to determine the AV Metal Values illustrated in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.
- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.
- The Induced Demand factors applied to Platinum plans were reduced at the direction of the Pennsylvania Insurance Department. They are different from the induced demand factors that we had proposed.

May 21, 2019

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifivne Information

Carrier Name:	KeyStone Health Plan East
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019

to 12/31/2020
to 12/31/2018

Table 1. Number of Members

Member-months Experience Period	Members	
	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age	40.8	41.4
Total	1,799,423	1,692,948
<18	176,196	13,000
18-24	143,625	10,926
25-29	126,445	12,569
30-34	156,480	12,426
35-39	146,161	11,646
40-44	141,204	11,348
45-49	173,394	13,249
50-54	204,032	15,377
55-59	229,578	18,072
60-63	209,433	16,544
64+	44,875	5,898

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

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 4,079,731,653.81	\$ 5070,711,092.34	\$ 5880,937,938.06	1,799,423	\$102,335,494.58	\$682,873,422.64	\$ 163,924.34	\$15,865,105.79	\$ 145,095,783.28		\$ 652.23
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 652.23
Less Ratio										71.96%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	1.55%	0.84%	0.00%	4.42%	20.22%
Outpatient Hospital	1.36%	0.84%	0.00%	4.22%	19.09%
Professional	2.06%	0.84%	0.00%	2.91%	21.74%
Other Medical	2.06%	0.84%	0.00%	2.91%	0.00%
Capitation				4.70%	18.13%
Prescription Drugs	0.00%	0.84%	0.00%	0.84%	20.86%
Total Annual Trend				3.32%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.069	

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

** Should = URR Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15	\$	41,380,452.29	1.0000	\$ 41,380,452.29	124,964	\$	331.14		\$	-
Feb-15	\$	36,561,178.99	1.0000	\$ 36,561,178.99	112,110	\$	329.69		\$	-
Mar-15	\$	38,252,815.38	1.0000	\$ 38,252,815.38	113,932	\$	335.75		\$	-
Apr-15	\$	40,179,975.50	1.0000	\$ 40,179,975.50	110,038	\$	365.15		\$	-
May-15	\$	37,667,380.91	1.0000	\$ 37,667,380.91	107,282	\$	351.11		\$	-
Jun-15	\$	40,037,804.58	1.0000	\$ 40,037,804.58	104,521	\$	383.06		\$	-
Jul-15	\$	37,986,578.20	1.0000	\$ 37,986,578.20	102,630	\$	370.33		\$	-
Aug-15	\$	38,001,058.15	1.0000	\$ 38,001,058.15	101,055	\$	376.04		\$	-
Sep-15	\$	34,536,151.91	1.0000	\$ 34,536,151.91	98,923	\$	345.63		\$	-
Oct-15	\$	37,737,683.05	1.0000	\$ 37,737,683.05	98,377	\$	383.60		\$	-
Nov-15	\$	34,923,081.64	1.0000	\$ 34,923,081.64	97,228	\$	359.19		\$	-
Dec-15	\$ 467,335,043.00	\$ 40,878,124.10	1.0000	\$ 40,878,124.10	96,287	\$	423.54		\$	-
Jan-16	\$	33,951,628.82	1.0000	\$ 33,951,628.82	126,896	\$	287.55	\$ (1,236,871.35)	\$ 35,401,799.72	\$ 278.98
Feb-16	\$	40,320,525.48	1.0000	\$ 40,320,525.48	131,581	\$	306.43	\$ (1,439,004.42)	\$ 41,522,973.43	\$ 315.57
Mar-16	\$	44,754,615.60	1.0000	\$ 44,754,615.60	136,373	\$	328.18	\$ (1,587,552.55)	\$ 45,809,381.48	\$ 355.91
Apr-16	\$	41,015,347.82	1.0000	\$ 41,015,347.82	136,026	\$	301.52	\$ (1,488,362.07)	\$ 42,817,356.92	\$ 314.77
May-16	\$	41,738,451.09	1.0000	\$ 41,738,451.09	134,476	\$	310.38	\$ (1,494,190.63)	\$ 43,115,391.29	\$ 320.62
Jun-16	\$	41,690,885.22	1.0000	\$ 41,690,885.22	133,301	\$	312.75	\$ (1,488,727.39)	\$ 42,957,747.13	\$ 322.26
Jul-16	\$	40,885,660.08	1.0000	\$ 40,885,660.08	132,009	\$	309.72	\$ (1,459,786.99)	\$ 42,122,950.12	\$ 319.69
Aug-16	\$	39,109,588.94	1.0000	\$ 39,109,588.94	130,561	\$	299.55	\$ (1,445,118.03)	\$ 41,699,960.75	\$ 319.39
Sep-16	\$	41,114,080.40	1.0000	\$ 41,114,080.40	129,552	\$	317.36	\$ (1,517,078.13)	\$ 44,352,930.26	\$ 342.36
Oct-16	\$	40,122,562.37	1.0000	\$ 40,122,562.37	127,868	\$	313.78	\$ (1,548,599.22)	\$ 44,685,369.50	\$ 349.46
Nov-16	\$	39,363,996.16	1.0000	\$ 39,363,996.16	126,195	\$	311.92	\$ (1,526,686.24)	\$ 44,053,062.08	\$ 349.08
Dec-16	\$ 578,964,216.38	\$ 42,060,733.64	1.0000	\$ 42,060,733.64	123,670	\$	340.10	\$ 117,126,429.77	\$ (1,779,360.19)	\$ 51,344,057.61
Jan-17	\$	47,730,779.82	1.0000	\$ 47,730,779.82	146,009	\$	292.66		\$	-
Feb-17	\$	41,195,405.17	1.0000	\$ 41,195,405.17	147,415	\$	279.45		\$	-
Mar-17	\$	48,673,233.04	1.0000	\$ 48,673,233.04	150,577	\$	323.24		\$	-
Apr-17	\$	42,920,644.24	1.0000	\$ 42,920,644.24	149,504	\$	287.09		\$	-
May-17	\$	48,716,505.62	1.0000	\$ 48,716,505.62	147,691	\$	329.85		\$	-
Jun-17	\$	48,658,819.04	1.0000	\$ 48,658,819.04	146,322	\$	332.55		\$	-
Jul-17	\$	46,043,587.21	1.0000	\$ 46,043,587.21	144,851	\$	317.87		\$	-
Aug-17	\$	50,398,783.25	1.0000	\$ 50,398,783.25	143,423	\$	351.40		\$	-
Sep-17	\$	46,063,733.08	1.0000	\$ 46,063,733.08	142,221	\$	323.89		\$	-
Oct-17	\$	50,296,810.57	1.0000	\$ 50,296,810.57	140,693	\$	357.49		\$	-
Nov-17	\$	45,930,899.15	1.0000	\$ 45,930,899.15	139,101	\$	330.20		\$	-
Dec-17	\$ 831,377,244.88	\$ 47,094,615.20	1.0000	\$ 47,094,615.20	138,138	\$	345.94	\$ 102,046,860.57		-
Jan-18	\$	47,323,994.98	0.9995	\$ 47,347,085.26	156,274	\$	302.97		\$	-
Feb-18	\$	41,429,035.62	0.9993	\$ 41,657,840.95	153,808	\$	270.85		\$	-
Mar-18	\$	46,847,806.82	0.9990	\$ 46,993,924.84	152,613	\$	307.86		\$	-
Apr-18	\$	45,799,086.32	0.9984	\$ 45,874,442.35	152,331	\$	301.15		\$	-
May-18	\$	49,253,049.15	0.9974	\$ 49,380,765.76	151,094	\$	326.82		\$	-
Jun-18	\$	46,517,609.17	0.9960	\$ 46,722,449.59	149,406	\$	312.72		\$	-
Jul-18	\$	45,759,085.95	0.9934	\$ 45,561,875.04	148,943	\$	305.96		\$	-
Aug-18	\$	51,552,851.11	0.9906	\$ 52,039,648.07	148,240	\$	351.05		\$	-
Sep-18	\$	44,450,875.85	0.9818	\$ 45,275,675.17	148,058	\$	305.80		\$	-
Oct-18	\$	55,096,848.95	0.9725	\$ 57,223,653.95	147,277	\$	388.99		\$	-
Nov-18	\$	50,757,620.28	0.9583	\$ 52,965,716.77	146,411	\$	361.75		\$	-
Dec-18	\$ 1,079,731,653.81	\$ 45,003,028.14	0.9203	\$ 49,443,798.26	144,928	\$	341.16	\$ 202,335,494.58		-

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

PA Rate Template Part II

Rate Development and Change

Carrier Name:	Keystone Health Plan East
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	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 Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 451.22	\$ -	< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.069	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 482.13	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.060	0.000	< See URRT Instructions
Change in Other	1.007	0.000	< See URRT Instructions
Change in Demographics	1.006		< See URRT Instructions
Change in Network	1.001		< See URRT Instructions
Change in Benefits	1.000		< See URRT Instructions
Change in Other	1.000		< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 514.83	\$ -	
Credibility Factors	100%	0%	< See Instructions
Blended Projected EHB Claims PMPM	\$ 514.83	\$ -	< Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 514.83		< Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group filings)			
Projected Paid to Allowed Ratio	0.875		
Projected Paid EHB Claims PMPM	\$ 450.61		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	\$ (35.39)		
Projected Paid Exchange User Fees PMPM	\$ 13.90		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 499.80		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 571.03		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 0.13		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 499.92		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 571.16		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 451.22	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 1,079,731,653.81	
Blended Loss Ratio	71.96%	

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 Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 514.83	\$ 514.83	\$ 514.83	\$ 514.83	\$ 514.83
Months of Trend		3	6	9	
Annual Trend		3.37%	3.37%	3.37%	
Single Risk Pool Projected Allowed Claims	\$ 514.83	\$ 519.11	\$ 523.42	\$ 527.78	\$ -
Quarterly Trend Factor	100.0%	100.0%	101.7%	102.5%	0.0%
2020 Trend Factors by Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	13.32%	\$82.40
General and Claims	11.12%	\$68.79
Agent/Broker Fees and Commissions	1.40%	\$8.66
Quality Improvement Initiatives	0.80%	\$4.95
Taxes and Fees	3.87%	\$23.93
RA User Fee	0.03%	\$0.18
PA Premium Tax (if applicable)	0.00%	\$0.00
Federal Income Tax	1.14%	\$7.04
Health Insurance Providers Fee (Prorated for Small Groups only)	2.70%	\$16.70
Profit/Contingency (after tax)	2.00%	\$12.37
Total Retention	19.19%	\$118.70
Projected Required Revenue PMPM		\$ 618.61

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.072	1.081
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.013	1.013
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	0.999	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 566.86	\$ 571.16
Normalized Market Adjusted Projected Allowed Total Claims PMPM	\$ 335.10	\$ 335.19

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 345.20	\$ 363.77	\$18.57	5.4%
B. Base period allowed claims before normalization	\$ 390.65	\$ 451.22	\$60.58	17.5%
C. Normalization factor component of change	\$ (159.71)	\$ (186.42)	-\$26.71	-7.7%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 230.93	\$ 264.80	\$ 33.87	9.8%
D2. URRT Trend	\$ 49.63	\$ 18.14	\$ (31.49)	-9.1%
D3. URRT Morbidity	\$ 16.83	\$ 16.98	\$ 0.14	0.0%
D4. URRT Other	\$ 0.45	\$ 2.21	\$ 1.76	0.5%
D5. Normalized URRT RA/Rt on an allowed basis	\$ 26.23	\$ 23.66	\$ (2.57)	-0.7%
D6. Normalized Exchange User Fee on an allowed basis	\$ 10.96	\$ 9.32	\$ (1.63)	-0.5%
D7. Subtotal - Sum(D1-D6)	\$ 335.04	\$ 335.11	\$ 0.07	0.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (0.33)	\$ (0.00)	\$ 0.33	0.1%
E2. Pricing AV	\$ -72.82561173	\$ (41.80)	\$ 31.03	9.0%
E3. Benefit Richness	\$ -	\$ (0.00)	\$ (0.00)	0.0%
E4. Catastrophic Eligibility	\$ 0.00	\$ -	\$ (0.00)	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (73.15)	\$ (41.80)	\$ 31.35	9.1%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 42.91	\$ 48.45	\$ 5.55	1.0%
F2. Taxes and Fees	\$ 1.45	\$ 14.07	\$ 12.62	3.7%
F3. Profit and/or Contingency	\$ 6.90	\$ 7.28	\$ 0.37	0.1%
F4. Subtotal - Sum(F1-F3)	\$ 51.26	\$ 69.80	\$ 18.54	5.4%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 313.15	\$ 363.11	\$ 49.96	14.5%

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

	2019	2020	
Paid-to-Allowed	0.782	0.875	
URRT Trend (Total Applied Trend Factor)	1.215	1.069	< URRT W1, S2
URRT Morbidity	1.060	1.060	< URRT W1, S2
URRT "Other"	1.002	1.007	< URRT W1, S2
Risk Adjustment	\$ 34.72	\$ 35.29	< URRT W1, S3
Exchange User Fee	\$ 14.50	\$ 13.90	< URRT W1, S3
Capitation	\$ -	\$ -	< URRT W1, S2
Network	0.999	1.000	
Pricing AV	0.782	0.875	
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	12.43%	13.32%	
Taxes and Fees	0.42%	3.87%	
Profit and/or Contingency	2.00%	2.00%	

For 2019 in cell B1, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustmen

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Keystone Health Plan East
Product(s):	HMO
Market Segment:	Individual
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	\$ 571.03

Calibration	
Age Calibration Factor	1.68
Geographic Calibration Factor	1.00
Tobacco Calibration Factor	1.02
Aggregate Calibration Factor	1.70

Total Covered Lives @ 02-01-2019	141,071
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[illegible]

Total Covered Lives Mapped into 2020 Plans @ 02-01- 2019	Total Policyholder @ 02-01-2019
--	---

2019 Calibrated Plan Adjusted Index Rate 0.9894	2020 Calibrated Plan Adjusted Index Rate 0.9894
--	--

[illegible]

% of Total
Course Load

02-01-2013 Number of Covered Lives by Rating Area										2010 Continued/ Discontinued Plan Indicator
1	2	3	4	5	6	7	8	9	Total	
									\$41,079	\$41,079
										D
								100	100	1
								1,000	1,000	1
								8,400	8,400	1
								29,179	29,179	1
										1
										1
										1
										1
								250	250	1
								999	999	1
								999	999	1
								5,000	5,000	1
								1,000	1,000	1
								221	221	1
								15,854	15,854	1
								8,204	8,204	1

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

Carrier Name:	Keystone Health Plan East
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2020

Plan Number	HDS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, Revoked, New, Modified, (D,M,N,M) for 1/1/2019 Plan HDS Plan ID (HDS Plan Marketing Discontinued & Mapped)	1/1/2020 Plan HDS Plan ID	Metallic Tier	Exchange On/Off	Exchange Off/Off
These cells auto-fill using the data entered in Table 10.							
Plan 1	33871PA01000001	KeyStone HMO Platinum	E	0	Platinum	On	
Plan 2	33871PA01000002	KeyStone HMO Gold	E	0	Gold	On	
Plan 3	33871PA01000005	ytone HMO Gold Protect	E	0	Gold	On	
Plan 4	33871PA01000006	ytone HMO Silver Protect	E	0	Gold	On	
Plan 5	33871PA01000008	hMO Silver Proactive Lite	N	0	Silver	On/Off	
Plan 6	33871PA01000009	MO Silver Proactive Lite	N	0	Silver	On/Off	
Plan 7	33871PA01000010	MO Silver Proactive Lite	N	0	Silver	On/Off	
Plan 8	33871PA01000011	hMO Silver Proactive Lite	N	0	Silver	On/Off	
Plan 9	33871PA01000012	hMO Silver Proactive Lite	N	0	Silver	On/Off	
Plan 10	33871PA01000001	KeyStone HMO Platinum	E	0	Platinum	Off	
Plan 11	33871PA01000002	KeyStone HMO Gold	E	0	Gold	Off	
Plan 12	33871PA01000005	KeyStone HMO Silver	E	0	Silver	Off	
Plan 13	33871PA01000006	KeyStone HMO Silver	E	0	Silver	Off	
Plan 14	33871PA01000005	ytone HMO Gold	E	0	Gold	Off	
Plan 15	33871PA01000006	ytone HMO Silver	E	0	Silver	Off	
Plan 16	33871PA01000007	hMO Silver Proactive	N	0	Silver	Off	
Plan 17	33871PA01000008	hMO Silver Proactive	N	0	Silver	Off	

2019-21 year-old, Non-Tobacco Premium PMPM										Average weighted by enrollment by rating area
1	2	3	4	5	6	7	8	9		
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 345.20	\$ 345.20	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 646.22	\$ 646.22	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 481.41	\$ 481.41	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 404.16	\$ 404.16	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 303.11	\$ 303.11	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 646.22	\$ 646.22	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 481.41	\$ 481.41	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 307.25	\$ 307.25	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 272.11	\$ 272.11	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 404.16	\$ 404.16	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 303.11	\$ 303.11	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 290.46	\$ 290.46	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 350.21	\$ 350.21	

2020 21-year-old, Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$	-	\$	-	\$	-	\$	-	\$	363.77	\$ 363.77
\$	-	\$	-	\$	-	\$	-	\$	674.03	\$ 674.03
\$	-	\$	-	\$	-	\$	-	\$	508.22	\$ 508.22
\$	-	\$	-	\$	-	\$	-	\$	428.62	\$ 428.62
\$	-	\$	-	\$	-	\$	-	\$	382.35	\$ 382.35
\$	-	\$	-	\$	-	\$	-	\$	363.23	\$ 363.23
\$	-	\$	-	\$	-	\$	-	\$	363.23	\$ 363.23
\$	-	\$	-	\$	-	\$	-	\$	363.23	\$ 363.23
\$	-	\$	-	\$	-	\$	-	\$	363.23	\$ 363.23
\$	-	\$	-	\$	-	\$	-	\$	674.03	\$ 674.03
\$	-	\$	-	\$	-	\$	-	\$	508.22	\$ 508.22
\$	-	\$	-	\$	-	\$	-	\$	383.89	\$ 383.89
\$	-	\$	-	\$	-	\$	-	\$	234.60	\$ 234.60
\$	-	\$	-	\$	-	\$	-	\$	428.62	\$ 428.62
\$	-	\$	-	\$	-	\$	-	\$	382.35	\$ 382.35
\$	-	\$	-	\$	-	\$	-	\$	279.81	\$ 279.81
\$	-	\$	-	\$	-	\$	-	\$	319.59	\$ 319.59

[illegible]

PA Rate Quarterly Template Part V Consumer Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

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

Table 14. Network Factors

[illegible]

Company Name: **Keystone Health Plan East, Inc.**
 Market: **Individual**
 Product: **HMO**
 Effective Date of Rates: **January 1, 2020**

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

HIOS Plan ID (On Exchange)=>	33871PA0040001		33871PA0040002		33871PA0040005		33871PA0040006	
HIOS Plan ID (Off Exchange)=>								
Plan Marketing Name =>	Keystone HMO Platinum		Keystone HMO Gold		Keystone HMO Gold Proactive		Keystone HMO Silver Proactive	
Form # =>	KE 650 IND FC EXC-ON Rev. 1.20		KE 650 IND FC EXC-ON Rev. 1.20		KE 650 IND FC EXC-ON Rev. 1.20		KE 650 IND FC EXC-ON Rev. 1.20	
Rating Area =>	8		8		8		8	
Network =>	KHPE Network		KHPE Network		Proactive Network		Proactive Network	
Metal =>	Platinum		Gold		Gold		Silver	
Deductible =>	\$0		\$0		\$0		\$0/\$6000/\$6000	
Coinsurance =>	0%		20%		0%		0%/5%/10%	
Copays =>	\$20/\$50		\$35/\$65		\$15/\$40		80, \$60/120 no ded, \$70/140 no ded	
OOP Maximum =>	\$5,000		\$7,000		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$515.63	\$515.63	\$388.79	\$388.79	\$327.89	\$327.89	\$292.50	\$292.50
15	\$561.47	\$561.47	\$423.35	\$423.35	\$357.04	\$357.04	\$318.50	\$318.50
16	\$578.99	\$578.99	\$436.56	\$436.56	\$368.18	\$368.18	\$328.44	\$328.44
17	\$596.52	\$596.52	\$449.77	\$449.77	\$379.33	\$379.33	\$338.38	\$338.38
18	\$615.39	\$615.39	\$464.00	\$464.00	\$391.33	\$391.33	\$349.09	\$349.09
19	\$634.26	\$634.26	\$478.24	\$478.24	\$403.33	\$403.33	\$359.79	\$359.79
20	\$653.81	\$653.81	\$492.97	\$492.97	\$415.76	\$415.76	\$370.88	\$370.88
21	\$674.03	\$758.28	\$508.22	\$571.75	\$428.62	\$482.20	\$382.35	\$430.14
22	\$674.03	\$758.28	\$508.22	\$571.75	\$428.62	\$482.20	\$382.35	\$430.14
23	\$674.03	\$758.28	\$508.22	\$571.75	\$428.62	\$482.20	\$382.35	\$430.14
24	\$674.03	\$758.28	\$508.22	\$571.75	\$428.62	\$482.20	\$382.35	\$430.14
25	\$676.73	\$761.32	\$510.25	\$574.03	\$430.33	\$484.13	\$383.88	\$431.86
26	\$690.21	\$776.48	\$520.42	\$585.47	\$438.91	\$493.77	\$391.53	\$440.47
27	\$706.38	\$794.68	\$532.61	\$599.19	\$449.19	\$505.34	\$400.70	\$450.79
28	\$732.67	\$824.25	\$552.44	\$621.49	\$465.91	\$524.15	\$415.61	\$467.57
29	\$754.24	\$848.52	\$568.70	\$639.79	\$479.63	\$539.58	\$427.85	\$481.33
30	\$765.02	\$898.90	\$576.83	\$677.77	\$486.48	\$571.62	\$433.97	\$509.91
31	\$781.20	\$917.91	\$589.03	\$692.11	\$496.77	\$583.71	\$443.14	\$520.69
32	\$797.38	\$936.92	\$601.22	\$706.44	\$507.06	\$595.79	\$452.32	\$531.48
33	\$807.49	\$948.80	\$608.85	\$715.40	\$513.49	\$603.35	\$458.06	\$538.21
34	\$818.27	\$961.47	\$616.98	\$724.95	\$520.34	\$611.40	\$464.17	\$545.40
35	\$823.66	\$967.81	\$621.04	\$729.73	\$523.77	\$615.43	\$467.23	\$549.00
36	\$829.06	\$974.14	\$625.11	\$734.50	\$527.20	\$619.46	\$470.29	\$552.59
37	\$834.45	\$980.48	\$629.18	\$739.28	\$530.63	\$623.49	\$473.35	\$556.19
38	\$839.84	\$986.81	\$633.24	\$744.06	\$534.06	\$627.52	\$476.41	\$559.78
39	\$850.63	\$999.49	\$641.37	\$753.61	\$540.92	\$635.58	\$482.53	\$566.97
40	\$861.41	\$1,055.23	\$649.51	\$795.64	\$547.78	\$671.03	\$488.64	\$598.59
41	\$877.59	\$1,075.04	\$661.70	\$810.59	\$558.06	\$683.63	\$497.82	\$609.83
42	\$893.09	\$1,094.03	\$673.39	\$824.90	\$567.92	\$695.70	\$506.61	\$620.60
43	\$914.66	\$1,120.46	\$689.65	\$844.83	\$581.64	\$712.51	\$518.85	\$635.59
44	\$941.62	\$1,153.48	\$709.98	\$869.73	\$598.78	\$733.51	\$534.14	\$654.33
45	\$973.30	\$1,192.29	\$733.87	\$898.99	\$618.93	\$758.19	\$552.11	\$676.34
46	\$1,011.05	\$1,238.53	\$762.33	\$933.85	\$642.93	\$787.59	\$573.53	\$702.57
47	\$1,053.51	\$1,290.55	\$794.35	\$973.08	\$669.93	\$820.67	\$597.61	\$732.08
48	\$1,102.04	\$1,350.00	\$830.94	\$1,017.90	\$700.79	\$858.47	\$625.14	\$765.80
49	\$1,149.90	\$1,408.62	\$867.02	\$1,062.10	\$731.23	\$895.75	\$652.29	\$799.05
50	\$1,203.82	\$1,655.25	\$907.68	\$1,248.06	\$765.52	\$1,052.58	\$682.88	\$938.96
51	\$1,257.07	\$1,728.47	\$947.83	\$1,303.27	\$799.38	\$1,099.14	\$713.08	\$980.49
52	\$1,315.71	\$1,809.10	\$992.05	\$1,364.06	\$836.67	\$1,150.42	\$746.35	\$1,026.23
53	\$1,375.02	\$1,890.65	\$1,036.77	\$1,425.56	\$874.38	\$1,202.28	\$779.99	\$1,072.49
54	\$1,439.05	\$1,978.70	\$1,085.05	\$1,491.94	\$915.10	\$1,258.27	\$816.32	\$1,122.44
55	\$1,503.09	\$2,066.74	\$1,133.33	\$1,558.33	\$955.82	\$1,314.26	\$852.64	\$1,172.38
56	\$1,572.51	\$2,162.20	\$1,185.68	\$1,630.31	\$999.97	\$1,374.96	\$892.02	\$1,226.53
57	\$1,642.61	\$2,258.59	\$1,238.53	\$1,702.98	\$1,044.55	\$1,436.25	\$931.79	\$1,281.21
58	\$1,717.43	\$2,361.46	\$1,294.94	\$1,780.55	\$1,092.12	\$1,501.67	\$974.23	\$1,339.56
59	\$1,754.50	\$2,412.44	\$1,322.90	\$1,818.98	\$1,115.70	\$1,534.08	\$995.26	\$1,368.48
60	\$1,829.32	\$2,515.31	\$1,379.31	\$1,896.55	\$1,163.27	\$1,599.50	\$1,037.70	\$1,426.83
61	\$1,894.02	\$2,604.28	\$1,428.10	\$1,963.64	\$1,204.42	\$1,656.08	\$1,074.40	\$1,477.30
62	\$1,936.49	\$2,662.67	\$1,460.12	\$2,007.66	\$1,231.43	\$1,693.21	\$1,098.49	\$1,510.43
63	\$1,989.74	\$2,735.89	\$1,500.27	\$2,062.86	\$1,265.29	\$1,739.77	\$1,128.70	\$1,551.96
64+	\$2,022.09	\$2,780.37	\$1,524.66	\$2,096.41	\$1,285.86	\$1,768.06	\$1,147.05	\$1,577.19

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	33871PA0040008		33871PA0040009		33871PA0040010		33871PA0040011	
HIOS Plan ID (Off Exchange)=>								
Plan Marketing Name =>	Leystone HMO Silver Proactive Li		Leystone HMO Silver Proactive Li		Leystone HMO Silver Proactive Li		Leystone HMO Silver Proactive Li	
Form # =>	KE 650 IND FC EXC-ON Rev. 1.20		KE 650 IND FC EXC-ON Rev. 1.20		KE 650 IND FC EXC-ON Rev. 1.20		KE 650 IND FC EXC-ON Rev. 1.20	
Rating Area =>	8		8		8		8	
Network =>	Proactive Network		Proactive Network		Proactive Network		Proactive Network	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	\$2000/\$6500/\$6500		\$2000/\$6500/\$6500		\$2000/\$6500/\$6500		\$2000/\$6500/\$6500	
Coinsurance =>	0%/5%/10%		0%/5%/10%		0%/5%/10%		0%/5%/10%	
Copays =>	no ded, \$60/120 no ded, \$70/14		no ded, \$60/120 no ded, \$70/14		no ded, \$60/120 no ded, \$70/14		no ded, \$60/120 no ded, \$70/14	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$277.87	\$277.87	\$277.87	\$277.87	\$277.87	\$277.87	\$277.87	\$277.87
15	\$302.57	\$302.57	\$302.57	\$302.57	\$302.57	\$302.57	\$302.57	\$302.57
16	\$312.01	\$312.01	\$312.01	\$312.01	\$312.01	\$312.01	\$312.01	\$312.01
17	\$321.46	\$321.46	\$321.46	\$321.46	\$321.46	\$321.46	\$321.46	\$321.46
18	\$331.63	\$331.63	\$331.63	\$331.63	\$331.63	\$331.63	\$331.63	\$331.63
19	\$341.80	\$341.80	\$341.80	\$341.80	\$341.80	\$341.80	\$341.80	\$341.80
20	\$352.33	\$352.33	\$352.33	\$352.33	\$352.33	\$352.33	\$352.33	\$352.33
21	\$363.23	\$408.63	\$363.23	\$408.63	\$363.23	\$408.63	\$363.23	\$408.63
22	\$363.23	\$408.63	\$363.23	\$408.63	\$363.23	\$408.63	\$363.23	\$408.63
23	\$363.23	\$408.63	\$363.23	\$408.63	\$363.23	\$408.63	\$363.23	\$408.63
24	\$363.23	\$408.63	\$363.23	\$408.63	\$363.23	\$408.63	\$363.23	\$408.63
25	\$364.68	\$410.27	\$364.68	\$410.27	\$364.68	\$410.27	\$364.68	\$410.27
26	\$371.95	\$418.44	\$371.95	\$418.44	\$371.95	\$418.44	\$371.95	\$418.44
27	\$380.67	\$428.25	\$380.67	\$428.25	\$380.67	\$428.25	\$380.67	\$428.25
28	\$394.83	\$444.18	\$394.83	\$444.18	\$394.83	\$444.18	\$394.83	\$444.18
29	\$406.45	\$457.26	\$406.45	\$457.26	\$406.45	\$457.26	\$406.45	\$457.26
30	\$412.27	\$484.41	\$412.27	\$484.41	\$412.27	\$484.41	\$412.27	\$484.41
31	\$420.98	\$494.66	\$420.98	\$494.66	\$420.98	\$494.66	\$420.98	\$494.66
32	\$429.70	\$504.90	\$429.70	\$504.90	\$429.70	\$504.90	\$429.70	\$504.90
33	\$435.15	\$511.30	\$435.15	\$511.30	\$435.15	\$511.30	\$435.15	\$511.30
34	\$440.96	\$518.13	\$440.96	\$518.13	\$440.96	\$518.13	\$440.96	\$518.13
35	\$443.87	\$521.54	\$443.87	\$521.54	\$443.87	\$521.54	\$443.87	\$521.54
36	\$446.77	\$524.96	\$446.77	\$524.96	\$446.77	\$524.96	\$446.77	\$524.96
37	\$449.68	\$528.37	\$449.68	\$528.37	\$449.68	\$528.37	\$449.68	\$528.37
38	\$452.58	\$531.79	\$452.58	\$531.79	\$452.58	\$531.79	\$452.58	\$531.79
39	\$458.40	\$538.62	\$458.40	\$538.62	\$458.40	\$538.62	\$458.40	\$538.62
40	\$464.21	\$568.65	\$464.21	\$568.65	\$464.21	\$568.65	\$464.21	\$568.65
41	\$472.93	\$579.33	\$472.93	\$579.33	\$472.93	\$579.33	\$472.93	\$579.33
42	\$481.28	\$589.57	\$481.28	\$589.57	\$481.28	\$589.57	\$481.28	\$589.57
43	\$492.90	\$603.81	\$492.90	\$603.81	\$492.90	\$603.81	\$492.90	\$603.81
44	\$507.43	\$621.60	\$507.43	\$621.60	\$507.43	\$621.60	\$507.43	\$621.60
45	\$524.50	\$642.52	\$524.50	\$642.52	\$524.50	\$642.52	\$524.50	\$642.52
46	\$544.85	\$667.44	\$544.85	\$667.44	\$544.85	\$667.44	\$544.85	\$667.44
47	\$567.73	\$695.47	\$567.73	\$695.47	\$567.73	\$695.47	\$567.73	\$695.47
48	\$593.88	\$727.50	\$593.88	\$727.50	\$593.88	\$727.50	\$593.88	\$727.50
49	\$619.67	\$759.10	\$619.67	\$759.10	\$619.67	\$759.10	\$619.67	\$759.10
50	\$648.73	\$892.00	\$648.73	\$892.00	\$648.73	\$892.00	\$648.73	\$892.00
51	\$677.42	\$931.46	\$677.42	\$931.46	\$677.42	\$931.46	\$677.42	\$931.46
52	\$709.02	\$974.91	\$709.02	\$974.91	\$709.02	\$974.91	\$709.02	\$974.91
53	\$740.99	\$1,018.86	\$740.99	\$1,018.86	\$740.99	\$1,018.86	\$740.99	\$1,018.86
54	\$775.50	\$1,066.31	\$775.50	\$1,066.31	\$775.50	\$1,066.31	\$775.50	\$1,066.31
55	\$810.00	\$1,113.75	\$810.00	\$1,113.75	\$810.00	\$1,113.75	\$810.00	\$1,113.75
56	\$847.42	\$1,165.20	\$847.42	\$1,165.20	\$847.42	\$1,165.20	\$847.42	\$1,165.20
57	\$885.19	\$1,217.14	\$885.19	\$1,217.14	\$885.19	\$1,217.14	\$885.19	\$1,217.14
58	\$925.51	\$1,272.58	\$925.51	\$1,272.58	\$925.51	\$1,272.58	\$925.51	\$1,272.58
59	\$945.49	\$1,300.05	\$945.49	\$1,300.05	\$945.49	\$1,300.05	\$945.49	\$1,300.05
60	\$985.81	\$1,355.48	\$985.81	\$1,355.48	\$985.81	\$1,355.48	\$985.81	\$1,355.48
61	\$1,020.68	\$1,403.43	\$1,020.68	\$1,403.43	\$1,020.68	\$1,403.43	\$1,020.68	\$1,403.43
62	\$1,043.56	\$1,434.89	\$1,043.56	\$1,434.89	\$1,043.56	\$1,434.89	\$1,043.56	\$1,434.89
63	\$1,072.25	\$1,474.35	\$1,072.25	\$1,474.35	\$1,072.25	\$1,474.35	\$1,072.25	\$1,474.35
64+	\$1,089.69	\$1,498.32	\$1,089.69	\$1,498.32	\$1,089.69	\$1,498.32	\$1,089.69	\$1,498.32

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	33871PA0040012		33871PA0120001		33871PA0120002		33871PA0120003	
HIOS Plan ID (Off Exchange)=>								
Plan Marketing Name =>	Keystone HMO Silver Proactive Li		Keystone HMO Platinum		Keystone HMO Gold		Keystone HMO Silver	
Form # =>	KE 650 IND FC EXC-ON Rev. 1.20		KE 650 IND FC EXC-OFF Rev. 1.20		KE 650 IND FC EXC-OFF Rev. 1.20		KE 650 IND FC EXC-OFF Rev. 1.20	
Rating Area =>	8		8		8		8	
Network =>	Proactive Network		KHPE Network		KHPE Network		KHPE Network	
Metal =>	Silver		Platinum		Gold		Silver	
Deductible =>	\$2000/\$6500/\$6500		\$0		\$0		\$2,750	
Coinsurance =>	0%/5%/10%		0%		20%		30%	
Copays =>	no ded, \$60/120 no ded, \$70/14		\$20/\$50		\$35/\$65		\$35 no ded/\$70 no ded	
OOP Maximum =>	\$8,150		\$5,000		\$7,000		\$7,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$277.87	\$277.87	\$515.63	\$515.63	\$388.79	\$388.79	\$292.15	\$292.15
15	\$302.57	\$302.57	\$561.47	\$561.47	\$423.35	\$423.35	\$318.11	\$318.11
16	\$312.01	\$312.01	\$578.99	\$578.99	\$436.56	\$436.56	\$328.04	\$328.04
17	\$321.46	\$321.46	\$596.52	\$596.52	\$449.77	\$449.77	\$337.97	\$337.97
18	\$331.63	\$331.63	\$615.39	\$615.39	\$464.00	\$464.00	\$348.67	\$348.67
19	\$341.80	\$341.80	\$634.26	\$634.26	\$478.24	\$478.24	\$359.36	\$359.36
20	\$352.33	\$352.33	\$653.81	\$653.81	\$492.97	\$492.97	\$370.43	\$370.43
21	\$363.23	\$408.63	\$674.03	\$758.28	\$508.22	\$571.75	\$381.89	\$429.63
22	\$363.23	\$408.63	\$674.03	\$758.28	\$508.22	\$571.75	\$381.89	\$429.63
23	\$363.23	\$408.63	\$674.03	\$758.28	\$508.22	\$571.75	\$381.89	\$429.63
24	\$363.23	\$408.63	\$674.03	\$758.28	\$508.22	\$571.75	\$381.89	\$429.63
25	\$364.68	\$410.27	\$676.73	\$761.32	\$510.25	\$574.03	\$383.42	\$431.34
26	\$371.95	\$418.44	\$690.21	\$776.48	\$520.42	\$585.47	\$391.06	\$439.94
27	\$380.67	\$428.25	\$706.38	\$794.68	\$532.61	\$599.19	\$400.22	\$450.25
28	\$394.83	\$444.18	\$732.67	\$824.25	\$552.44	\$621.49	\$415.11	\$467.00
29	\$406.45	\$457.26	\$754.24	\$848.52	\$568.70	\$639.79	\$427.33	\$480.75
30	\$412.27	\$484.41	\$765.02	\$898.90	\$576.83	\$677.77	\$433.45	\$509.30
31	\$420.98	\$494.66	\$781.20	\$917.91	\$589.03	\$692.11	\$442.61	\$520.07
32	\$429.70	\$504.90	\$797.38	\$936.92	\$601.22	\$706.44	\$451.78	\$530.84
33	\$435.15	\$511.30	\$807.49	\$948.80	\$608.85	\$715.40	\$457.50	\$537.57
34	\$440.96	\$518.13	\$818.27	\$961.47	\$616.98	\$724.95	\$463.61	\$544.75
35	\$443.87	\$521.54	\$823.66	\$967.81	\$621.04	\$729.73	\$466.67	\$548.34
36	\$446.77	\$524.96	\$829.06	\$974.14	\$625.11	\$734.50	\$469.72	\$551.93
37	\$449.68	\$528.37	\$834.45	\$980.48	\$629.18	\$739.28	\$472.78	\$555.52
38	\$452.58	\$531.79	\$839.84	\$986.81	\$633.24	\$744.06	\$475.83	\$559.11
39	\$458.40	\$538.62	\$850.63	\$999.49	\$641.37	\$753.61	\$481.95	\$566.29
40	\$464.21	\$568.65	\$861.41	\$1,055.23	\$649.51	\$795.64	\$488.06	\$597.87
41	\$472.93	\$579.33	\$877.59	\$1,075.04	\$661.70	\$810.59	\$497.22	\$609.10
42	\$481.28	\$589.57	\$893.09	\$1,094.03	\$673.39	\$824.90	\$506.00	\$619.86
43	\$492.90	\$603.81	\$914.66	\$1,120.46	\$689.65	\$844.83	\$518.22	\$634.83
44	\$507.43	\$621.60	\$941.62	\$1,153.48	\$709.98	\$869.73	\$533.50	\$653.54
45	\$524.50	\$642.52	\$973.30	\$1,192.29	\$733.87	\$898.99	\$551.45	\$675.53
46	\$544.85	\$667.44	\$1,011.05	\$1,238.53	\$762.33	\$933.85	\$572.84	\$701.72
47	\$567.73	\$695.47	\$1,053.51	\$1,290.55	\$794.35	\$973.08	\$596.89	\$731.20
48	\$593.88	\$727.50	\$1,102.04	\$1,350.00	\$830.94	\$1,017.90	\$624.39	\$764.88
49	\$619.67	\$759.10	\$1,149.90	\$1,408.62	\$867.02	\$1,062.10	\$651.50	\$798.09
50	\$648.73	\$892.00	\$1,203.82	\$1,655.25	\$907.68	\$1,248.06	\$682.06	\$937.83
51	\$677.42	\$931.46	\$1,257.07	\$1,728.47	\$947.83	\$1,303.27	\$712.22	\$979.31
52	\$709.02	\$974.91	\$1,315.71	\$1,809.10	\$992.05	\$1,364.06	\$745.45	\$1,024.99
53	\$740.99	\$1,018.86	\$1,375.02	\$1,890.65	\$1,036.77	\$1,425.56	\$779.06	\$1,071.20
54	\$775.50	\$1,066.31	\$1,439.05	\$1,978.70	\$1,085.05	\$1,491.94	\$815.34	\$1,121.09
55	\$810.00	\$1,113.75	\$1,503.09	\$2,066.74	\$1,133.33	\$1,558.33	\$851.61	\$1,170.97
56	\$847.42	\$1,165.20	\$1,572.51	\$2,162.20	\$1,185.68	\$1,630.31	\$890.95	\$1,225.06
57	\$885.19	\$1,217.14	\$1,642.61	\$2,258.59	\$1,238.53	\$1,702.98	\$930.67	\$1,279.67
58	\$925.51	\$1,272.58	\$1,717.43	\$2,361.46	\$1,294.94	\$1,780.55	\$973.06	\$1,337.95
59	\$945.49	\$1,300.05	\$1,754.50	\$2,412.44	\$1,322.90	\$1,818.98	\$994.06	\$1,366.83
60	\$985.81	\$1,355.48	\$1,829.32	\$2,515.31	\$1,379.31	\$1,896.55	\$1,036.45	\$1,425.12
61	\$1,020.68	\$1,403.43	\$1,894.02	\$2,604.28	\$1,428.10	\$1,963.64	\$1,073.11	\$1,475.53
62	\$1,043.56	\$1,434.89	\$1,936.49	\$2,662.67	\$1,460.12	\$2,007.66	\$1,097.17	\$1,508.61
63	\$1,072.25	\$1,474.35	\$1,989.74	\$2,735.89	\$1,500.27	\$2,062.86	\$1,127.34	\$1,550.09
64+	\$1,089.69	\$1,498.32	\$2,022.09	\$2,780.37	\$1,524.66	\$2,096.41	\$1,145.67	\$1,575.30

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	33871PA0120004		33871PA0120005		33871PA0120006		33871PA0120007	
Plan Marketing Name =>	Keystone HMO Bronze		Keystone HMO Gold Proactive		Keystone HMO Silver Proactive		Keystone HMO Silver Proactive Va	
Form # =>	KE 650 IND FC EXC-OFF Rev. 1.20		KE 650 IND FC EXC-OFF Rev. 1.20		KE 650 IND FC EXC-OFF Rev. 1.20		KE 650 IND FC EXC-OFF Rev. 1.20	
Rating Area =>	8		8		8		8	
Network =>	KHPE Network		Proactive Network		Proactive Network		Proactive Network	
Metal =>	Bronze		Gold		Silver		Silver	
Deductible =>	\$7,400		\$0		\$0/\$6000/\$6000		\$1500/\$6000/\$6000	
Coinsurance =>	50%		0%/20%/30%		0%/5%/10%		0%/5%/10%	
Copays =>	\$50 no ded/\$100 no ded		\$ 15/40, \$30/60, \$45/80		80, \$60/120 no ded, \$70/140 no		80, \$60/120 no ded, \$70/140 no	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$179.32	\$179.32	\$327.89	\$327.89	\$292.50	\$292.50	\$214.05	\$214.05
15	\$195.26	\$195.26	\$357.04	\$357.04	\$318.50	\$318.50	\$233.08	\$233.08
16	\$201.35	\$201.35	\$368.18	\$368.18	\$328.44	\$328.44	\$240.36	\$240.36
17	\$207.44	\$207.44	\$379.33	\$379.33	\$338.38	\$338.38	\$247.63	\$247.63
18	\$214.01	\$214.01	\$391.33	\$391.33	\$349.09	\$349.09	\$255.47	\$255.47
19	\$220.57	\$220.57	\$403.33	\$403.33	\$359.79	\$359.79	\$263.30	\$263.30
20	\$227.37	\$227.37	\$415.76	\$415.76	\$370.88	\$370.88	\$271.42	\$271.42
21	\$234.40	\$263.70	\$428.62	\$482.20	\$382.35	\$430.14	\$279.81	\$314.79
22	\$234.40	\$263.70	\$428.62	\$482.20	\$382.35	\$430.14	\$279.81	\$314.79
23	\$234.40	\$263.70	\$428.62	\$482.20	\$382.35	\$430.14	\$279.81	\$314.79
24	\$234.40	\$263.70	\$428.62	\$482.20	\$382.35	\$430.14	\$279.81	\$314.79
25	\$235.34	\$264.75	\$430.33	\$484.13	\$383.88	\$431.86	\$280.93	\$316.05
26	\$240.03	\$270.03	\$438.91	\$493.77	\$391.53	\$440.47	\$286.53	\$322.34
27	\$245.65	\$276.36	\$449.19	\$505.34	\$400.70	\$450.79	\$293.24	\$329.90
28	\$254.79	\$286.64	\$465.91	\$524.15	\$415.61	\$467.57	\$304.15	\$342.17
29	\$262.29	\$295.08	\$479.63	\$539.58	\$427.85	\$481.33	\$313.11	\$352.25
30	\$266.04	\$312.60	\$486.48	\$571.62	\$433.97	\$509.91	\$317.58	\$373.16
31	\$271.67	\$319.21	\$496.77	\$583.71	\$443.14	\$520.69	\$324.30	\$381.05
32	\$277.30	\$325.82	\$507.06	\$595.79	\$452.32	\$531.48	\$331.02	\$388.94
33	\$280.81	\$329.95	\$513.49	\$603.35	\$458.06	\$538.21	\$335.21	\$393.87
34	\$284.56	\$334.36	\$520.34	\$611.40	\$464.17	\$545.40	\$339.69	\$399.13
35	\$286.44	\$336.56	\$523.77	\$615.43	\$467.23	\$549.00	\$341.93	\$401.77
36	\$288.31	\$338.77	\$527.20	\$619.46	\$470.29	\$552.59	\$344.17	\$404.40
37	\$290.19	\$340.97	\$530.63	\$623.49	\$473.35	\$556.19	\$346.40	\$407.03
38	\$292.06	\$343.17	\$534.06	\$627.52	\$476.41	\$559.78	\$348.64	\$409.66
39	\$295.81	\$347.58	\$540.92	\$635.58	\$482.53	\$566.97	\$353.12	\$414.92
40	\$299.56	\$366.96	\$547.78	\$671.03	\$488.64	\$598.59	\$357.60	\$438.06
41	\$305.19	\$373.86	\$558.06	\$683.63	\$497.82	\$609.83	\$364.31	\$446.28
42	\$310.58	\$380.46	\$567.92	\$695.70	\$506.61	\$620.60	\$370.75	\$454.17
43	\$318.08	\$389.65	\$581.64	\$712.51	\$518.85	\$635.59	\$379.70	\$465.14
44	\$327.46	\$401.13	\$598.78	\$733.51	\$534.14	\$654.33	\$390.89	\$478.85
45	\$338.47	\$414.63	\$618.93	\$758.19	\$552.11	\$676.34	\$404.05	\$494.96
46	\$351.60	\$430.71	\$642.93	\$787.59	\$573.53	\$702.57	\$419.72	\$514.15
47	\$366.37	\$448.80	\$669.93	\$820.67	\$597.61	\$732.08	\$437.34	\$535.75
48	\$383.24	\$469.47	\$700.79	\$858.47	\$625.14	\$765.80	\$457.49	\$560.42
49	\$399.89	\$489.86	\$731.23	\$895.75	\$652.29	\$799.05	\$477.36	\$584.76
50	\$418.64	\$575.63	\$765.52	\$1,052.58	\$682.88	\$938.96	\$499.74	\$687.14
51	\$437.16	\$601.09	\$799.38	\$1,099.14	\$713.08	\$980.49	\$521.85	\$717.54
52	\$457.55	\$629.13	\$836.67	\$1,150.42	\$746.35	\$1,026.23	\$546.19	\$751.01
53	\$478.18	\$657.49	\$874.38	\$1,202.28	\$779.99	\$1,072.49	\$570.81	\$784.87
54	\$500.44	\$688.11	\$915.10	\$1,258.27	\$816.32	\$1,122.44	\$597.39	\$821.42
55	\$522.71	\$718.73	\$955.82	\$1,314.26	\$852.64	\$1,172.38	\$623.98	\$857.97
56	\$546.86	\$751.93	\$999.97	\$1,374.96	\$892.02	\$1,226.53	\$652.80	\$897.60
57	\$571.23	\$785.45	\$1,044.55	\$1,436.25	\$931.79	\$1,281.21	\$681.90	\$937.61
58	\$597.25	\$821.22	\$1,092.12	\$1,501.67	\$974.23	\$1,339.56	\$712.96	\$980.31
59	\$610.14	\$838.95	\$1,115.70	\$1,534.08	\$995.26	\$1,368.48	\$728.35	\$1,001.47
60	\$636.16	\$874.72	\$1,163.27	\$1,599.50	\$1,037.70	\$1,426.83	\$759.40	\$1,044.18
61	\$658.66	\$905.66	\$1,204.42	\$1,656.08	\$1,074.40	\$1,477.30	\$786.27	\$1,081.12
62	\$673.43	\$925.97	\$1,231.43	\$1,693.21	\$1,098.49	\$1,510.43	\$803.89	\$1,105.35
63	\$691.95	\$951.43	\$1,265.29	\$1,739.77	\$1,128.70	\$1,551.96	\$826.00	\$1,135.75
64+	\$703.20	\$966.90	\$1,285.86	\$1,768.06	\$1,147.05	\$1,577.19	\$839.43	\$1,154.22

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	33871PA0120008	
Plan Marketing Name =>	ystone HMO Silver Proactive Sel	
Form # =>	KE 650 IND FC EXC-OFF Rev. 1.20	
Rating Area =>	8	
Network =>	Proactive Network	
Metal =>	Silver	
Deductible =>	\$0/\$6000/\$6000	
Coinsurance =>	0%/5%/10%	
Copays =>	80, \$60/120 no ded, \$70/140 no	
OOP Maximum =>	\$8,100	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0-14	\$244.49	\$244.49
15	\$266.22	\$266.22
16	\$274.53	\$274.53
17	\$282.84	\$282.84
18	\$291.79	\$291.79
19	\$300.73	\$300.73
20	\$310.00	\$310.00
21	\$319.59	\$359.54
22	\$319.59	\$359.54
23	\$319.59	\$359.54
24	\$319.59	\$359.54
25	\$320.87	\$360.98
26	\$327.26	\$368.17
27	\$334.93	\$376.80
28	\$347.39	\$390.82
29	\$357.62	\$402.32
30	\$362.73	\$426.21
31	\$370.40	\$435.23
32	\$378.07	\$444.24
33	\$382.87	\$449.87
34	\$387.98	\$455.88
35	\$390.54	\$458.88
36	\$393.10	\$461.89
37	\$395.65	\$464.89
38	\$398.21	\$467.90
39	\$403.32	\$473.90
40	\$408.44	\$500.33
41	\$416.11	\$509.73
42	\$423.46	\$518.73
43	\$433.68	\$531.26
44	\$446.47	\$546.92
45	\$461.49	\$565.32
46	\$479.39	\$587.25
47	\$499.52	\$611.91
48	\$522.53	\$640.10
49	\$545.22	\$667.90
50	\$570.79	\$784.83
51	\$596.04	\$819.55
52	\$623.84	\$857.78
53	\$651.96	\$896.45
54	\$682.32	\$938.20
55	\$712.69	\$979.94
56	\$745.60	\$1,025.20
57	\$778.84	\$1,070.91
58	\$814.32	\$1,119.68
59	\$831.89	\$1,143.85
60	\$867.37	\$1,192.63
61	\$898.05	\$1,234.82
62	\$918.18	\$1,262.50
63	\$943.43	\$1,297.22
64+	\$958.77	\$1,318.31

Keystone Health Plan East, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33871PA0040001	Keystone HMO Platinum	HMO	Platinum	On	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040002	Keystone HMO Gold	HMO	Gold	On	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040005	Keystone HMO Gold Proactive	HMO	Gold	On	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040006	Keystone HMO Silver Proactive	HMO	Silver	On	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040008	Keystone HMO Silver Proactive Lite	HMO	Silver	On/Off	Proactive	8	Bucks
33871PA0040009	Keystone HMO Silver Proactive Lite	HMO	Silver	On/Off	Proactive	8	Montgomery
33871PA0040010	Keystone HMO Silver Proactive Lite	HMO	Silver	On/Off	Proactive	8	Philadelphia
33871PA0040011	Keystone HMO Silver Proactive Lite	HMO	Silver	On/Off	Proactive	8	Chester
33871PA0040012	Keystone HMO Silver Proactive Lite	HMO	Silver	On/Off	Proactive	8	Delaware
33871PA0120001	Keystone HMO Platinum	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120002	Keystone HMO Gold	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120003	Keystone HMO Silver	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120004	Keystone HMO Bronze	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120005	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120006	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120007	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120008	Keystone HMO Silver Proactive Select	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name **Keystone Health Plan East, Inc.**Market **Individual**

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

02-01-2019 Number of Covered Lives by Rating County					RATING AREA 8				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	28,037	18,640	20,998	32,390	41,014
					Bucks	Chester	Delaware	Montgomery	Philadelphia
33871PA0040001	Keystone HMO Platinum	HMO	Platinum	On	\$674.03	\$674.03	\$674.03	\$674.03	\$674.03
33871PA0040002	Keystone HMO Gold	HMO	Gold	On	\$508.22	\$508.22	\$508.22	\$508.22	\$508.22
33871PA0040005	Keystone HMO Gold Proactive	HMO	Gold	On	\$428.62	\$428.62	\$428.62	\$428.62	\$428.62
33871PA0040006	Keystone HMO Silver Proactive	HMO	Silver	On	\$382.35				
33871PA0040008	Keystone HMO Silver Proactive Lite	HMO	Silver	On/Off	\$363.23				
33871PA0040009	Keystone HMO Silver Proactive Lite	HMO	Silver	On/Off				\$363.23	
33871PA0040010	Keystone HMO Silver Proactive Lite	HMO	Silver	On/Off					\$363.23
33871PA0040011	Keystone HMO Silver Proactive Lite	HMO	Silver	On/Off		\$363.23			
33871PA0040012	Keystone HMO Silver Proactive Lite	HMO	Silver	On/Off			\$363.23		
33871PA0120001	Keystone HMO Platinum	HMO	Platinum	Off	\$674.03	\$674.03	\$674.03	\$674.03	\$674.03
33871PA0120002	Keystone HMO Gold	HMO	Gold	Off	\$508.22	\$508.22	\$508.22	\$508.22	\$508.22
33871PA0120003	Keystone HMO Silver	HMO	Silver	Off	\$381.89	\$381.89	\$381.89	\$381.89	\$381.89
33871PA0120004	Keystone HMO Bronze	HMO	Bronze	Off	\$234.40	\$234.40	\$234.40	\$234.40	\$234.40
33871PA0120005	Keystone HMO Gold Proactive	HMO	Gold	Off	\$428.62	\$428.62	\$428.62	\$428.62	\$428.62
33871PA0120006	Keystone HMO Silver Proactive	HMO	Silver	Off	\$382.35	\$382.35	\$382.35	\$382.35	\$382.35
33871PA0120007	Keystone HMO Silver Proactive Value	HMO	Silver	Off	\$279.81	\$279.81	\$279.81	\$279.81	\$279.81
33871PA0120008	Keystone HMO Silver Proactive Select	HMO	Silver	Off	\$319.59	\$319.59	\$319.59	\$319.59	\$319.59

Unified Rate Review v5.0

Company Legal Name:	Keystone Health Plan East	State:	PA
HIOS Issuer ID:	33871	Market:	Individual
Effective Date of Rate Change(s):	1/1/2020		

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:	1/1/2018	to	12/31/2018
		Total	PMPM
Allowed Claims		\$812,104,100.13	\$451.31
Reinsurance		\$0.00	\$0.00
Incurred Claims in Experience Period		\$709,768,605.55	\$394.44
Risk Adjustment		-\$93,347,829.39	-\$51.88
Experience Period Premium		\$1,079,731,653.81	\$600.04
Experience Period Member Months		1,799,423	

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	\$91.24	1.035	1.008	1.035	1.008	\$99.31
Outpatient Hospital	\$85.95	1.034	1.008	1.034	1.008	\$93.37
Professional	\$98.10	1.021	1.008	1.021	1.008	\$103.91
Other Medical	\$0.00	1.021	1.008	1.021	1.008	\$0.00
Capitation	\$81.80	1.047	1.002	1.047	1.003	\$90.12
Prescription Drug	\$94.13	1.020	1.008	0.980	1.008	\$95.60
Total	\$451.22					\$482.31

Morbidity Adjustment	1.060
Demographic Shift	1.006
Plan Design Changes	1.000
Other	1.001
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2020	\$514.83

Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals		
Projected Index Rate for 1/1/2020	\$514.83	\$871,580,418.84
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	-\$40.32	-\$68,259,663.36
Exchange User Fees	2.78%	\$26,874,670.11
Market Adjusted Index Rate	\$571.02	\$966,714,752.31
Projected Member Months	1,692,948	

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to full extent of the law.

Company Legal Name:	Keystone Health Plan East
HIOS Issuer ID:	33871
Effective Date of Rate Change(s):	1/1/2020

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

1.1 Product Name	Keystone HMO ON Exchange Indiv										Keystone HMO OFF Exchange Indiv							
1.2 Product ID	33871PA004										33871PA012							
	Keystone HMO Platinum	Keystone HMO Gold	Keystone HMO Gold Proactive	Keystone HMO Silver Proactive	Keystone HMO Silver Proactive Lite	Keystone HMO Silver Proactive Lite	Keystone HMO Silver Proactive Lite	Keystone HMO Silver Proactive Lite	Keystone HMO Silver Proactive Lite	Keystone HMO Platinum	Keystone HMO Gold	Keystone HMO Silver	Keystone HMO Bronze	Keystone HMO Gold Proactive	Keystone HMO Silver Proactive	Keystone HMO Silver Proactive Value	Keystone HMO Silver Proactive Select	
1.3 Plan Name	33871PA040001	33871PA040002	33871PA040005	33871PA040006	33871PA040008	33871PA040009	33871PA040010	33871PA040011	33871PA040012	33871PA0120001	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008	
1.4 Plan ID (Standard Component ID)	Platinum	Gold	Gold Proactive	Silver	Silver Lite	Silver Lite	Silver Lite	Silver Lite	Silver Lite	Platinum	Gold	Silver	Bronze	Gold Proactive	Silver Proactive	Silver Value	Silver Select	
1.5 Metal	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Platinum	Gold	Silver	Bronze	Gold	Silver	Silver	Silver	
1.6 AV Metal Value	0.886	0.808	0.770	0.717	0.699	0.699	0.699	0.699	0.699	0.886	0.808	0.717	0.636	0.770	0.717	0.710	0.717	
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	New	New	New	New	New	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	Renewing	Renewing	Renewing	HMO	HMO	HMO	HMO	HMO	
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	
1.10 Effective Date of Proposed Rates	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	
1.11 Cumulative Rate Change % (over 12 mos prior)	4.30%	5.57%	6.05%	5.30%	0.00%	0.00%	0.00%	0.00%	0.00%	4.30%	5.57%	3.99%	5.53%	6.05%	5.30%	5.40%	5.40%	
1.12 Product Rate Increase %	5.37%										5.41%							
1.13 Submission Level Rate Increase %	5.37%										5.41%							

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information																			
	2.1 Plan ID (Plan/Component ID)	Total	33871PA0040001	33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040008	33871PA0040009	33871PA0040010	33871PA0040011	33871PA0040012	33871PA0120001	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008	
\$812,104,100	2.2 Allowed Claims	\$812,104,100	\$7,369,887	\$14,970,867	\$88,598,489	\$510,254,174	\$0	\$0	\$0	\$0	\$0	\$4,583,683	\$9,828,510	\$7,126,158	\$34,898,325	\$15,517,888	\$1,616,197	\$71,977,362	\$45,362,560	
	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	2.4 Member Cost Sharing	\$102,335,495	\$508,536	\$1,833,853	\$11,789,607	\$53,729,447	\$0	\$0	\$0	\$0	\$0	\$377,878	\$1,232,911	\$1,347,296	\$8,447,779	\$1,971,103	\$243,793	\$13,268,683	\$7,584,609	
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$709,768,606	2.6 Incurred Claims	\$709,768,606	\$6,861,352	\$13,137,014	\$76,808,881	\$456,524,727	\$0	\$0	\$0	\$0	\$0	\$4,205,805	\$8,595,599	\$5,778,862	\$26,450,546	\$15,546,785	\$1,772,404	\$88,708,679	\$37,772,952	
-\$93,347,829	2.7 Risk Adjustment Transfer Amount	-\$93,347,829	\$3,133,833	\$770,245	-\$16,587,322	-\$33,183,557	\$0	\$0	\$0	\$0	\$0	\$3,662,531	\$2,732,846	-\$200,316	-\$23,018,745	\$994,154	-\$355,750	-\$26,777,777	-\$4,817,871	
\$1,079,731,654	2.8 Premium	\$1,079,731,654	\$4,199,966	\$18,657,780	\$118,339,412	\$725,179,789	\$0	\$0	\$0	\$0	\$0	\$3,905,062	\$9,594,353	\$8,095,633	\$45,431,655	\$15,344,270	\$1,770,286	\$80,988,166	\$48,225,282	
1,799,423	2.9 Experience Period Member Months	1,799,423	\$3,876	\$20,820	\$152,501	\$1,169,413	\$0	\$0	\$0	\$0	\$0	\$3,924	\$115,940	\$12,833	\$25,436	\$25,436	\$3,328	\$179,683	\$99,267	
	2.10 Current Enrollment	141,079	190	1,043	8,620	93,711	0	0	0	0	0	252	846	959	9,036	2,044	272	15,854	8,252	
	2.11 Current Premium PMPM	\$593.57	\$1,016	\$907	\$717	\$633	\$0	\$0	\$0	\$0	\$0	\$970	\$774	\$614	\$379	\$593	\$527	\$437	\$474	
	2.12 Loss Ratio	71.96%	93.56%	67.62%	75.49%	65.97%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	55.58%	69.73%	73.19%	118.01%	82.91%	80.05%	108.30%	87.03%	
Per Member Per Month																				
	2.13 Allowed Claims	\$451.31	\$1,901.42	\$719.06	\$580.97	\$436.33	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$1,168.11	\$792.49	\$555.30	\$301.00	\$610.08	\$485.64	\$400.58	\$456.98	
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	2.15 Member Cost Sharing	\$56.87	\$131.20	\$88.08	\$77.31	\$45.95	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$96.30	\$99.41	\$104.99	\$72.86	\$77.29	\$73.26	\$73.84	\$76.41	
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	2.17 Incurred Claims	\$394.44	\$1,770.21	\$630.98	\$503.66	\$390.39	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$1,071.82	\$693.08	\$450.31	\$228.14	\$532.58	\$412.38	\$326.73	\$380.57	
	2.18 Risk Adjustment Transfer Amount	-\$51.88	\$808.52	\$37.00	-\$108.77	-\$28.38	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$933.37	\$220.36	-\$15.61	-\$198.54	\$39.08	-\$16.75	-\$149.03	-\$48.53	
	2.19 Premium	\$600.04	\$1,083.58	\$896.15	\$775.99	\$620.12	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$995.17	\$773.61	\$630.84	\$391.85	\$603.25	\$531.94	\$450.73	\$485.81	

[illegible]

4.1	Plan ID (Standard Component ID)	Total	33871PA00A0001	33871PA00A0002	33871PA00A0003	33871PA00A0004	33871PA00A0008	33871PA00A0009	33871PA00A0010	33871PA00A0011	33871PA00A0012	33871PA00A0013	33871PA00A0014	33871PA00A0015	33871PA00A0016	33871PA00A0017	33871PA00A0018	33871PA00A0019	33871PA00A0020
4.2	Allowed Claims	\$966,835,429	\$2,224,933	\$9,260,622	\$64,695,412	\$635,970,814	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.3	Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4	Member Cost Sharing	\$118,788,694	\$108,694	\$501,490	\$3,642,352	\$43,893,911	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6	Incurred Claims	\$948,047,735	\$1,126,239	\$8,759,131	\$61,051,960	\$597,076,903	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.7	Risk Adjustment Transfer Amount	\$559,742,442	\$880,459	\$441,677	\$30,629,294	\$339,483,610	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.8	Premium	\$1,049,403,261	\$2,618,706	\$10,838,849	\$75,549,144	\$732,656,202	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.9	Projected Member Months	1,692,948	2,280	12,516	103,440	1,124,532	0	0	0	0	0	0	0	0	0	0	0	0	0
4.10	Loss Ratio	85.69%	83.37%	84.25%	84.92%	85.44%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	83.37%	84.25%	85.45%	86.64%	84.92%	85.44%	87.27%	86.41%
Per Member Per Month																			
4.11	Allowed Claims	\$571.10	\$975.85	\$739.90	\$625.44	\$565.54	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$976.82	\$740.64	\$685.85	\$561.12	\$626.06	\$566.11	\$537.26	\$566.11
4.12	Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.13	Member Cost Sharing	\$70.17	\$47.67	\$40.07	\$35.21	\$39.03	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$48.65	\$40.81	\$159.97	\$238.34	\$35.84	\$39.60	\$151.96	\$126.01
4.14	Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15	Incurred Claims	\$500.93	\$928.17	\$699.83	\$590.23	\$526.51	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$928.17	\$699.83	\$525.88	\$322.78	\$590.23	\$526.51	\$385.31	\$440.10
4.16	Risk Adjustment Transfer Amount	\$-35.29	\$-35.29	\$-35.29	\$-35.29	\$-35.29	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$-35.29	\$-35.29	\$-35.29	\$-35.29	\$-35.29	\$-35.29	\$-35.29	\$-35.29
4.17	Premium	\$618.97	\$1,148.56	\$866.00	\$730.37	\$651.52	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$1,148.56	\$866.00	\$650.74	\$399.42	\$730.37	\$651.52	\$476.79	\$554.59

Rating Area Data Collection

Rating Area	Rating Factor
Rating Area 8	1.0000

URRT Part II – Consumer Friendly Justification

Scope and Range of the Rate Increase:

Keystone Health Plan East ("KHPE") is revising premium rates for the Pennsylvania Consumer ACA compliant products, effective from January 1, 2020. The proposed revisions to each plan are shown on the second page of this exhibit.

About 141,000 members will be affected.

Financial Experience of the Product:

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

Changes in Taxes and Fees:

The Federal government suspended the Health Insurance Providers Fee for premiums due in 2019, but will be re-implementing it for premiums due in 2020. This adds 3.4% to 2020 premium rates.

Changes in Medical Service Costs:

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

We are projecting that claims will increase by 4.1% in 2020. More than half of the change in health care service costs is driven by changes to health care provider fees.

Changes in Benefits:

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

Administrative Costs:

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

URRT Part II – Consumer Friendly Justification

HIOS ID	Plan Name	2020 % Change
33871PA0040001	Keystone HMO Platinum	4.3%
33871PA0040002	Keystone HMO Gold	5.6%
33871PA0040005	Keystone HMO Gold Proactive	6.1%
33871PA0040006	Keystone HMO Silver Proactive	5.3%
33871PA0040008	Keystone HMO Silver Proactive Lite	New
33871PA0040009	Keystone HMO Silver Proactive Lite	New
33871PA0040010	Keystone HMO Silver Proactive Lite	New
33871PA0040011	Keystone HMO Silver Proactive Lite	New
33871PA0040012	Keystone HMO Silver Proactive Lite	New
33871PA0120001	Keystone HMO Platinum	4.3%
33871PA0120002	Keystone HMO Gold	5.6%
33871PA0120003	Keystone HMO Silver	4.0%
33871PA0120004	Keystone HMO Bronze	5.5%
33871PA0120005	Keystone HMO Gold Proactive	6.1%
33871PA0120006	Keystone HMO Silver Proactive	5.3%
33871PA0120007	Keystone HMO Silver Proactive Value	5.4%
33871PA0120008	Keystone HMO Silver Proactive Select	5.4%

GENERAL OVERVIEW

PURPOSES

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

GENERAL INFORMATION

COMPANY IDENTIFYING INFORMATION

Company Legal Name: Keystone Health Plan East ("KHPE")

State: Pennsylvania

HIOS Issuer ID (5-digit): 33871

Market: Individual

Effective Date(s): 1/1/2020

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

COMPANY CONTACT INFORMATION

Primary Contact Name:

Primary Contact Telephone Number:

Primary Contact Email Address:

PROPOSED RATE INCREASE

The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2018 to calendar year 2020 were incorporated into the pricing and reflected in the Unified Rate Review Template. The changes are driven by factors including: changes in market-wide population risk morbidity and covered services, increasing unit costs for medical services, increasing utilization of medical services, increasing fees and taxes imposed by the federal government, anticipated costs to administer the plan, and anticipated revenue or payments due to market-wide risk adjustment.

The weighted average increase across KHPE plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 5.4%. The minimum increase is 4.0% and the maximum increase is 6.1%.

WORKSHEET 1: MARKET EXPERIENCE

SECTION I: EXPERIENCE PERIOD DATA

SINGLE RISK POOL

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

PAID THROUGH DATE

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2018 and paid through February 2019. Earned premiums and member months are for January through December 2018. The data are for all direct-written individual business of KHPE in the Commonwealth of Pennsylvania.

PREMIUMS IN EXPERIENCE PERIOD

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

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

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

Insurer fee-for-service claims expenses and member liabilities for dates of service in January 2018 through December 2018 and paid through February 2019 are sourced from the IBCFOC's internal data warehouse. The claims and member liabilities are completed with incurred but not reported (IBNR) adjustments to develop ultimate incurred insurer fee-for-service claims expenses and member liabilities for the January through December 2018 period. Capitation amounts are also sourced from the internal data warehouse for the January through December 2018 period but they are not adjusted for IBNR.

Allowed Claims

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

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

IBNR Development

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

The completion factors are developed annually in the 2Q – 3Q period. We do not believe our IBNR is unusually high or unusually low for incurred 2018 paid through February 2019.

Experience Period Index Rate

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

SECTION II: PROJECTIONS

BENEFIT CATEGORIES

Experience Period Index Rate PMPM Data is provided in Section II. The data is provided by benefit category using a standardized indicator from the internal data warehouse that assigns each claim line to a category based on the type of provider and the location of the service.

PROJECTION FACTORS

The estimated incurred claims experience on an allowed basis for January 2018 through December 2018 is projected to the future rating period by several factors.

Morbidity Adjustment

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

Demographic Shift

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

Plan Design Changes

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

Other Changes

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

Trend Factors

a. Annualized Cost Trend

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

b. Annualized Utilization Trend

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

CREDIBILITY MANUAL RATE DEVELOPMENT

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

RISK ADJUSTMENT AND REINSURANCE

Projected Risk Adjustment PMPM

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

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

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

When the projected risk adjustment amounts for KHPE and QCC are combined, the result is consistent with the projection made in our submission. We also considered preliminary 2018 risk transfer results.

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

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

MARKET ADJUSTED INDEX RATE

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

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

WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION

SECTION I: GENERAL PRODUCT AND PLAN INFORMATION

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

AV METAL VALUES

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

SECTION II: EXPERIENCE PERIOD AND CURRENT PLAN LEVEL INFORMATION

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

SECTION III: PLAN ADJUSTMENT FACTORS

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

PLAN ADJUSTED INDEX RATE

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

NON-BENEFIT EXPENSES AND PROFIT & RISK

Administrative Expense Load

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

Profit & Risk Load/Contribution to Surplus

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

Taxes and Fees

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

CALIBRATION

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

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

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

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

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

MEMBERSHIP PROJECTIONS

Enrollment is projected based on current and anticipated enrollment by plan. Items impacting these projections include changes in the size of the market due to guarantee issue requirements and the individual mandate changes. The enrollment is our February 2019 enrollment.

LOSS RATIO

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

INDEX RATE

The Index Rate is defined as the EHB portion of projected allowed claims divided by all projected single risk pool lives. The Index Rate is the same value for all non-grandfathered plans for KHPE Individual Plans in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2020. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

TERMINATED PLANS

No plans are being terminated during 2020.

WORKSHEET 3: RATING AREAS

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

ACTUARIAL CERTIFICATION

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

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

I hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102);
 - Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - Neither excessive nor deficient.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- Geographic rating factors reflect only differences in the costs of delivery of and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. When an alternate methodology was used to calculate the AV Metal Value a copy of the actuarial certification required by 45 CFR Part 156, §156.135 was included.
- The Induced Demand factors applied to Platinum plans were reduced at the direction of the Pennsylvania Insurance Department. They are different from the induced demand factors that we had proposed.

[REDACTED]
May 21, 2019

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* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	33871				
	23-2405376				
	1/1/2020				
	12/31/2020				
Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	515.63	515.63
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	561.47	561.47
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	578.99	578.99
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	596.52	596.52
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	615.39	615.39
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	634.26	634.26
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	653.81	653.81
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	674.03	758.28
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	674.03	758.28
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	674.03	758.28
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	674.03	758.28
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	676.73	761.32
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	690.21	776.48
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	706.38	794.68
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	732.67	824.25
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	754.24	848.52
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	765.02	898.90
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	781.20	917.91
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	797.38	936.92
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	807.49	948.80
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	818.27	961.47
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	823.66	967.81
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	829.06	974.14
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	834.45	980.48
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	839.84	986.81
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	850.63	999.49
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	861.41	1055.23
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	877.59	1075.04
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	893.09	1094.03
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	914.66	1120.46
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	941.62	1153.48
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	973.30	1192.29
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	1011.05	1238.53
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	1053.51	1290.55
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	1102.04	1350.00
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	1149.90	1408.62
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	1203.82	1655.25
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	1257.07	1728.47
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	1315.71	1809.10
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	1375.02	1890.65
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1439.05	1978.70
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1503.09	2066.74
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1572.51	2162.20
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1642.61	2258.59
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1717.43	2361.46
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1754.50	2412.44
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1829.32	2515.31
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1894.02	2604.28
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1936.49	2662.67
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1989.74	2735.89
33871PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	2022.09	2780.37
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	388.79	388.79
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	15	423.35	423.35
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	16	436.56	436.56
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	17	449.77	449.77
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	18	464.00	464.00
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	19	478.24	478.24
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	20	492.97	492.97
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	21	508.22	571.75
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	22	508.22	571.75
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	23	508.22	571.75
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	24	508.22	571.75
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	25	510.25	574.03
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	26	520.42	585.47
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	27	532.61	599.19
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	28	552.44	621.49
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	29	568.70	639.79
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	30	576.83	677.77
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	31	589.03	692.11
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	32	601.22	706.44
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	33	608.85	715.40
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	34	616.98	724.95
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	35	621.04	729.73
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	36	625.11	734.50
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	37	629.18	739.28
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	38	633.24	744.06

33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	39	641.37	753.61
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	40	649.51	795.64
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	41	661.70	810.59
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	42	673.39	824.90
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	43	689.65	844.83
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	44	709.98	869.73
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	45	733.87	898.99
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	46	762.33	933.85
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	47	794.35	973.08
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	48	830.94	1017.90
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	49	867.02	1062.10
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	50	907.68	1248.06
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	51	947.83	1303.27
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	52	992.05	1364.06
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1036.77	1425.56
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1085.05	1491.94
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1133.33	1558.33
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1185.68	1630.31
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1238.53	1702.98
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1294.94	1780.55
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1322.90	1818.98
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1379.31	1896.55
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1428.10	1963.64
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1460.12	2007.66
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1500.27	2062.86
33871PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1524.66	2096.41
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	327.89	327.89
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	15	357.04	357.04
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	16	368.18	368.18
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	17	379.33	379.33
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	18	391.33	391.33
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	19	403.33	403.33
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	20	415.76	415.76
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	21	428.62	482.20
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	22	428.62	482.20
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	23	428.62	482.20
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	24	428.62	482.20
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	25	430.33	484.13
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	26	438.91	493.77
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	27	449.19	505.34
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	28	465.91	524.15
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	29	479.63	539.58
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	30	486.48	571.62
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	31	496.77	583.71
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	32	507.06	595.79
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	33	513.49	603.35
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	34	520.34	611.40
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	35	523.77	615.43
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	36	527.20	619.46
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	37	530.63	623.49
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	38	534.06	627.52
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	39	540.92	635.58
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	40	547.78	671.03
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	41	558.06	683.63
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	42	567.92	695.70
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	43	581.64	712.51
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	44	598.78	733.51
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	45	618.93	758.19
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	46	642.93	787.59
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	47	669.93	820.67
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	48	700.79	858.47
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	49	731.23	895.75
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	50	765.52	1052.58
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	51	799.38	1099.14
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	52	836.67	1150.42
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	53	874.38	1202.28
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	54	915.10	1258.27
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	55	955.82	1314.26
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	56	999.97	1374.96
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	57	1044.55	1436.25
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	58	1092.12	1501.67
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	59	1115.70	1534.08
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	60	1163.27	1599.50
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	61	1204.42	1656.08
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	62	1231.43	1693.21
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	63	1265.29	1739.77
33871PA0040005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1285.86	1768.06
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	292.50	292.50
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	15	318.50	318.50
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	16	328.44	328.44
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	17	338.38	338.38
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	18	349.09	349.09
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	19	359.79	359.79
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	20	370.88	370.88
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	21	382.35	430.14
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	22	382.35	430.14
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	23	382.35	430.14
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	24	382.35	430.14
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	25	383.88	431.86
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	26	391.53	440.47
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	27	400.70	450.79
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	28	415.61	467.57
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	29	427.85	481.33
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	30	433.97	509.91
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	31	443.14	520.69
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	32	452.32	531.48

33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	33	458.06	538.21
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	34	464.17	545.40
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	35	467.23	549.00
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	36	470.29	552.59
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	37	473.35	556.19
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	38	476.41	559.78
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	39	482.53	566.97
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	40	488.64	598.59
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	41	497.82	609.83
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	42	506.61	620.60
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	43	518.85	635.59
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	44	534.14	654.33
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	45	552.11	676.34
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	46	573.53	702.57
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	47	597.61	732.08
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	48	625.14	765.80
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	49	652.29	799.05
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	50	682.88	938.96
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	51	713.08	980.49
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	52	746.35	1026.23
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	53	779.99	1072.49
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	54	816.32	1122.44
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	55	852.64	1172.38
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	56	892.02	1226.53
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	57	931.79	1281.21
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	58	974.23	1339.56
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	59	995.26	1368.48
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	60	1037.70	1426.83
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1074.40	1477.30
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1098.49	1510.43
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1128.70	1551.96
33871PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1147.05	1577.19
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	277.87	277.87
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	15	302.57	302.57
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	16	312.01	312.01
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	17	321.46	321.46
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	18	331.63	331.63
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	19	341.80	341.80
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	20	352.33	352.33
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	21	363.23	408.63
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	22	363.23	408.63
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	23	363.23	408.63
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	24	363.23	408.63
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	25	364.68	410.27
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	26	371.95	418.44
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	27	380.67	428.25
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	28	394.83	444.18
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	29	406.45	457.26
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	30	412.27	484.41
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	31	420.98	494.66
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	32	429.70	504.90
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	33	435.15	511.30
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	34	440.96	518.13
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	35	443.87	521.54
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	36	446.77	524.96
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	37	449.68	528.37
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	38	452.58	531.79
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	39	458.40	538.62
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	40	464.21	568.65
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	41	472.93	579.33
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	42	481.28	589.57
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	43	492.90	603.81
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	44	507.43	621.60
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	45	524.50	642.52
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	46	544.85	667.44
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	47	567.73	695.47
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	48	593.88	727.50
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	49	619.67	759.10
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	50	648.73	892.00
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	51	677.42	931.46
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	52	709.02	974.91
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	53	740.99	1018.86
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	54	775.50	1066.31
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	55	810.00	1113.75
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	56	847.42	1165.20
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	57	885.19	1217.14
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	58	925.51	1272.58
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	59	945.49	1300.05
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	60	985.81	1355.48
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	61	1020.68	1403.43
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	62	1043.56	1434.89
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	63	1072.25	1474.35
33871PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1089.69	1498.32
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	277.87	277.87
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	15	302.57	302.57
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	16	312.01	312.01
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	17	321.46	321.46
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	18	331.63	331.63
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	19	341.80	341.80
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	20	352.33	352.33
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	21	363.23	408.63
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	22	363.23	408.63
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	23	363.23	408.63
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	24	363.23	408.63
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	25	364.68	410.27
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	26	371.95	418.44

33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	27	380.67	428.25
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	28	394.83	444.18
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	29	406.45	457.26
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	30	412.27	484.41
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	31	420.98	494.66
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	32	429.70	504.90
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	33	435.15	511.30
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	34	440.96	518.13
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	35	443.87	521.54
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	36	446.77	524.96
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	37	449.68	528.37
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	38	452.58	531.79
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	39	458.40	538.62
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	40	464.21	568.65
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	41	472.93	579.33
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	42	481.28	589.57
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	43	492.90	603.81
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	44	507.43	621.60
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	45	524.50	642.52
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	46	544.85	667.44
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	47	567.73	695.47
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	48	593.88	727.50
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	49	619.67	759.10
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	50	648.73	892.00
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	51	677.42	931.46
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	52	709.02	974.91
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	53	740.99	1018.86
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	54	775.50	1066.31
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	55	810.00	1113.75
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	56	847.42	1165.20
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	57	885.19	1217.14
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	58	925.51	1272.58
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	59	945.49	1300.05
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	60	985.81	1355.48
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	61	1020.68	1403.43
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	62	1043.56	1434.89
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	63	1072.25	1474.35
33871PA0040009	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1089.69	1498.32
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	277.87	277.87
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	15	302.57	302.57
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	16	312.01	312.01
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	17	321.46	321.46
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	18	331.63	331.63
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	19	341.80	341.80
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	20	352.33	352.33
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	21	363.23	408.63
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	22	363.23	408.63
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	23	363.23	408.63
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	24	363.23	408.63
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	25	364.68	410.27
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	26	371.95	418.44
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	27	380.67	428.25
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	28	394.83	444.18
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	29	406.45	457.26
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	30	412.27	484.41
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	31	420.98	494.66
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	32	429.70	504.90
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	33	435.15	511.30
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	34	440.96	518.13
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	35	443.87	521.54
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	36	446.77	524.96
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	37	449.68	528.37
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	38	452.58	531.79
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	39	458.40	538.62
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	40	464.21	568.65
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	41	472.93	579.33
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	42	481.28	589.57
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	43	492.90	603.81
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	44	507.43	621.60
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	45	524.50	642.52
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	46	544.85	667.44
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	47	567.73	695.47
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	48	593.88	727.50
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	49	619.67	759.10
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	50	648.73	892.00
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	51	677.42	931.46
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	52	709.02	974.91
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	53	740.99	1018.86
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	54	775.50	1066.31
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	55	810.00	1113.75
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	56	847.42	1165.20
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	57	885.19	1217.14
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	58	925.51	1272.58
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	59	945.49	1300.05
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	60	985.81	1355.48
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	61	1020.68	1403.43
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	62	1043.56	1434.89
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	63	1072.25	1474.35
33871PA0040010	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1089.69	1498.32
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	277.87	277.87
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	15	302.57	302.57
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	16	312.01	312.01
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	17	321.46	321.46
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	18	331.63	331.63
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	19	341.80	341.80
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	20	352.33	352.33

33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	21	363.23	408.63
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	22	363.23	408.63
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	23	363.23	408.63
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	24	363.23	408.63
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	25	364.68	410.27
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	26	371.95	418.44
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	27	380.67	428.25
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	28	394.83	444.18
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	29	406.45	457.26
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	30	412.27	484.41
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	31	420.98	494.66
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	32	429.70	504.90
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	33	435.15	511.30
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	34	440.96	518.13
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	35	443.87	521.54
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	36	446.77	524.96
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	37	449.68	528.37
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	38	452.58	531.79
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	39	458.40	538.62
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	40	464.21	568.65
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	41	472.93	579.33
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	42	481.28	589.57
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	43	492.90	603.81
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	44	507.43	621.60
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	45	524.50	642.52
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	46	544.85	667.44
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	47	567.73	695.47
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	48	593.88	727.50
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	49	619.67	759.10
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	50	648.73	892.00
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	51	677.42	931.46
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	52	709.02	974.91
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	53	740.99	1018.86
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	54	775.50	1066.31
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	55	810.00	1113.75
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	56	847.42	1165.20
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	57	885.19	1217.14
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	58	925.51	1272.58
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	59	945.49	1300.05
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	60	985.81	1355.48
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	61	1020.68	1403.43
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	62	1043.56	1434.89
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	63	1072.25	1474.35
33871PA0040011	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1089.69	1498.32
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	277.87	277.87
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	15	302.57	302.57
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	16	312.01	312.01
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	17	321.46	321.46
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	18	331.63	331.63
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	19	341.80	341.80
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	20	352.33	352.33
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	21	363.23	408.63
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	22	363.23	408.63
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	23	363.23	408.63
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	24	363.23	408.63
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	25	364.68	410.27
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	26	371.95	418.44
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	27	380.67	428.25
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	28	394.83	444.18
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	29	406.45	457.26
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	30	412.27	484.41
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	31	420.98	494.66
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	32	429.70	504.90
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	33	435.15	511.30
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	34	440.96	518.13
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	35	443.87	521.54
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	36	446.77	524.96
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	37	449.68	528.37
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	38	452.58	531.79
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	39	458.40	538.62
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	40	464.21	568.65
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	41	472.93	579.33
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	42	481.28	589.57
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	43	492.90	603.81
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	44	507.43	621.60
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	45	524.50	642.52
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	46	544.85	667.44
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	47	567.73	695.47
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	48	593.88	727.50
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	49	619.67	759.10
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	50	648.73	892.00
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	51	677.42	931.46
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	52	709.02	974.91
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	53	740.99	1018.86
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	54	775.50	1066.31
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	55	810.00	1113.75
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	56	847.42	1165.20
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	57	885.19	1217.14
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	58	925.51	1272.58
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	59	945.49	1300.05
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	60	985.81	1355.48
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	61	1020.68	1403.43
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	62	1043.56	1434.89
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	63	1072.25	1474.35
33871PA0040012	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1089.69	1498.32
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	515.63	515.63

33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	15	561.47	561.47
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	16	578.99	578.99
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	17	596.52	596.52
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	18	615.39	615.39
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	19	634.26	634.26
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	20	653.81	653.81
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	21	674.03	758.28
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	22	674.03	758.28
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	23	674.03	758.28
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	24	674.03	758.28
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	25	676.73	761.32
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	26	690.21	776.48
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	27	706.38	794.68
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	28	732.67	824.25
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	29	754.24	848.52
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	30	765.02	898.90
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	31	781.20	917.91
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	32	797.38	936.92
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	33	807.49	948.80
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	34	818.27	961.47
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	35	823.66	967.81
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	36	829.06	974.14
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	37	834.45	980.48
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	38	839.84	986.81
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	39	850.63	999.49
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	40	861.41	1055.23
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	41	877.59	1075.04
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	42	893.09	1094.03
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	43	914.66	1120.46
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	44	941.62	1153.48
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	45	973.30	1192.29
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	46	1011.05	1238.53
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	47	1053.51	1290.55
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	48	1102.04	1350.00
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	49	1149.90	1408.62
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	50	1203.82	1655.25
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	51	1257.07	1728.47
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	52	1315.71	1809.10
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	53	1375.02	1890.65
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1439.05	1978.70
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1503.09	2066.74
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1572.51	2162.20
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1642.61	2258.59
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1717.43	2361.46
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1754.50	2412.44
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1829.32	2515.31
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1894.02	2604.28
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1936.49	2662.67
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1989.74	2735.89
33871PA0120001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	2022.09	2780.37
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	388.79	388.79
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	15	423.35	423.35
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	16	436.56	436.56
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	17	449.77	449.77
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	18	464.00	464.00
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	19	478.24	478.24
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	20	492.97	492.97
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	21	508.22	571.75
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	22	508.22	571.75
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	23	508.22	571.75
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	24	508.22	571.75
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	25	510.25	574.03
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	26	520.42	585.47
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	27	532.61	599.19
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	28	552.44	621.49
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	29	568.70	639.79
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	30	576.83	677.77
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	31	589.03	692.11
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	32	601.22	706.44
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	33	608.85	715.40
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	34	616.98	724.95
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	35	621.04	729.73
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	36	625.11	734.50
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	37	629.18	739.28
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	38	633.24	744.06
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	39	641.37	753.61
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	40	649.51	795.64
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	41	661.70	810.59
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	42	673.39	824.90
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	43	689.65	844.83
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	44	709.98	869.73
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	45	733.87	898.99
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	46	762.33	933.85
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	47	794.35	973.08
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	48	830.94	1017.90
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	49	867.02	1062.10
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	50	907.68	1248.06
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	51	947.83	1303.27
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	52	992.05	1364.06
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1036.77	1425.56
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1085.05	1491.94
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1133.33	1558.33
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1185.68	1630.31
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1238.53	1702.98
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1294.94	1780.55
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1322.90	1818.98

33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1379.31	1896.55
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1428.10	1963.64
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1460.12	2007.66
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1500.27	2062.86
33871PA0120002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1524.66	2096.41
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	292.15	292.15
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	15	318.11	318.11
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	16	328.04	328.04
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	17	337.97	337.97
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	18	348.67	348.67
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	19	359.36	359.36
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	20	370.43	370.43
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	21	381.89	429.63
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	22	381.89	429.63
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	23	381.89	429.63
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	24	381.89	429.63
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	25	383.42	431.34
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	26	391.06	439.94
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	27	400.22	450.25
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	28	415.11	467.00
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	29	427.33	480.75
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	30	433.45	509.30
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	31	442.61	520.07
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	32	451.78	530.84
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	33	457.50	537.57
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	34	463.61	544.75
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	35	466.67	548.34
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	36	469.72	551.93
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	37	472.78	555.52
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	38	475.83	559.11
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	39	481.95	566.29
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	40	488.06	597.87
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	41	497.22	609.10
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	42	506.00	619.86
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	43	518.22	634.83
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	44	533.50	653.54
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	45	551.45	675.53
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	46	572.84	701.72
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	47	596.89	731.20
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	48	624.39	764.88
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	49	651.50	798.09
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	50	682.06	937.83
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	51	712.22	979.31
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	52	745.45	1024.99
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	53	779.06	1071.20
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	54	815.34	1121.09
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	55	851.61	1170.97
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	56	890.95	1225.06
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	57	930.67	1279.67
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	58	973.06	1337.95
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	59	994.06	1366.83
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	60	1036.45	1425.12
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	61	1073.11	1475.53
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	62	1097.17	1508.61
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1127.34	1550.09
33871PA0120003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1145.67	1575.30
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	179.32	179.32
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	15	195.26	195.26
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	16	201.35	201.35
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	17	207.44	207.44
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	18	214.01	214.01
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	19	220.57	220.57
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	20	227.37	227.37
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	21	234.40	263.70
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	22	234.40	263.70
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	23	234.40	263.70
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	24	234.40	263.70
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	25	235.34	264.75
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	26	240.03	270.03
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	27	245.65	276.36
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	28	254.79	286.64
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	29	262.29	295.08
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	30	266.04	312.60
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	31	271.67	319.21
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	32	277.30	325.82
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	33	280.81	329.95
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	34	284.56	334.36
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	35	286.44	336.56
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	36	288.31	338.77
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	37	290.19	340.97
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	38	292.06	343.17
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	39	295.81	347.58
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	40	299.56	366.96
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	41	305.19	373.86
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	42	310.58	380.46
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	43	318.08	389.65
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	44	327.46	401.13
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	45	338.47	414.63
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	46	351.60	430.71
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	47	366.37	448.80
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	48	383.24	469.47
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	49	399.89	489.86
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	50	418.64	575.63
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	51	437.16	601.09
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	52	457.55	629.13
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	53	478.18	657.49

33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	54	500.44	688.11
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	55	522.71	718.73
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	56	546.86	751.93
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	57	571.23	785.45
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	58	597.25	821.22
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	59	610.14	838.95
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	60	636.16	874.72
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	61	658.66	905.66
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	62	673.43	925.97
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	63	691.95	951.43
33871PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	703.20	966.90
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	327.89	327.89
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	15	357.04	357.04
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	16	368.18	368.18
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	17	379.33	379.33
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	18	391.33	391.33
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	19	403.33	403.33
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	20	415.76	415.76
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	21	428.62	482.20
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	22	428.62	482.20
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	23	428.62	482.20
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	24	428.62	482.20
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	25	430.33	484.13
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	26	438.91	493.77
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	27	449.19	505.34
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	28	465.91	524.15
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	29	479.63	539.58
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	30	486.48	571.62
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	31	496.77	583.71
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	32	507.06	595.79
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	33	513.49	603.35
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	34	520.34	611.40
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	35	523.77	615.43
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	36	527.20	619.46
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	37	530.63	623.49
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	38	534.06	627.52
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	39	540.92	635.58
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	40	547.78	671.03
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	41	558.06	683.63
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	42	567.92	695.70
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	43	581.64	712.51
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	44	598.78	733.51
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	45	618.93	758.19
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	46	642.93	787.59
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	47	669.93	820.67
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	48	700.79	858.47
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	49	731.23	895.75
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	50	765.52	1052.58
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	51	799.38	1099.14
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	52	836.67	1150.42
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	53	874.38	1202.28
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	54	915.10	1258.27
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	55	955.82	1314.26
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	56	999.97	1374.96
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	57	1044.55	1436.25
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	58	1092.12	1501.67
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	59	1115.70	1534.08
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	60	1163.27	1599.50
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	61	1204.42	1656.08
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	62	1231.43	1693.21
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	63	1265.29	1739.77
33871PA0120005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1285.86	1768.06
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	292.50	292.50
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	15	318.50	318.50
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	16	328.44	328.44
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	17	338.38	338.38
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	18	349.09	349.09
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	19	359.79	359.79
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	20	370.88	370.88
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	21	382.35	430.14
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	22	382.35	430.14
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	23	382.35	430.14
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	24	382.35	430.14
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	25	383.88	431.86
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	26	391.53	440.47
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	27	400.70	450.79
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	28	415.61	467.57
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	29	427.85	481.33
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	30	433.97	509.91
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	31	443.14	520.69
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	32	452.32	531.48
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	33	458.06	538.21
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	34	464.17	545.40
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	35	467.23	549.00
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	36	470.29	552.59
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	37	473.35	556.19
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	38	476.41	559.78
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	39	482.53	566.97
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	40	488.64	598.59
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	41	497.82	609.83
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	42	506.61	620.60
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	43	518.85	635.59
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	44	534.14	654.33
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	45	552.11	676.34
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	46	573.53	702.57
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	47	597.61	732.08

33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	48	625.14	765.80
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	49	652.29	799.05
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	50	682.88	938.96
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	51	713.08	980.49
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	52	746.35	1026.23
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	53	779.99	1072.49
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	54	816.32	1122.44
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	55	852.64	1172.38
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	56	892.02	1226.53
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	57	931.79	1281.21
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	58	974.23	1339.56
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	59	995.26	1368.48
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	60	1037.70	1426.83
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1074.40	1477.30
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1098.49	1510.43
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1128.70	1551.96
33871PA0120006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1147.05	1577.19
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	214.05	214.05
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	15	233.08	233.08
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	16	240.36	240.36
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	17	247.63	247.63
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	18	255.47	255.47
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	19	263.30	263.30
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	20	271.42	271.42
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	21	279.81	314.79
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	22	279.81	314.79
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	23	279.81	314.79
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	24	279.81	314.79
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	25	280.93	316.05
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	26	286.53	322.34
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	27	293.24	329.90
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	28	304.15	342.17
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	29	313.11	352.25
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	30	317.58	373.16
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	31	324.30	381.05
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	32	331.02	388.94
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	33	335.21	393.87
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	34	339.69	399.13
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	35	341.93	401.77
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	36	344.17	404.40
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	37	346.40	407.03
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	38	348.64	409.66
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	39	353.12	414.92
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	40	357.60	438.06
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	41	364.31	446.28
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	42	370.75	454.17
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	43	379.70	465.14
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	44	390.89	478.85
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	45	404.05	494.96
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	46	419.72	514.15
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	47	437.34	535.75
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	48	457.49	560.42
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	49	477.36	584.76
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	50	499.74	687.14
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	51	521.85	717.54
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	52	546.19	751.01
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	53	570.81	784.87
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	54	597.39	821.42
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	55	623.98	857.97
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	56	652.80	897.60
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	57	681.90	937.61
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	58	712.96	980.31
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	59	728.35	1001.47
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	60	759.40	1044.18
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	61	786.27	1081.12
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	62	803.89	1105.35
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	63	826.00	1135.75
33871PA0120007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	839.43	1154.22
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	244.49	244.49
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	15	266.22	266.22
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	16	274.53	274.53
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	17	282.84	282.84
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	18	291.79	291.79
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	19	300.73	300.73
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	20	310.00	310.00
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	21	319.59	359.54
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	22	319.59	359.54
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	23	319.59	359.54
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	24	319.59	359.54
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	25	320.87	360.98
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	26	327.26	368.17
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	27	334.93	376.80
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	28	347.39	390.82
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	29	357.62	402.32
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	30	362.73	426.21
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	31	370.40	435.23
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	32	378.07	444.24
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	33	382.87	449.87
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	34	387.98	455.88
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	35	390.54	458.88
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	36	393.10	461.89
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	37	395.65	464.89
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	38	398.21	467.90
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	39	403.32	473.90
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	40	408.44	500.33
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	41	416.11	509.73

33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	42	423.46	518.73
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	43	433.68	531.26
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	44	446.47	546.92
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	45	461.49	565.32
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	46	479.39	587.25
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	47	499.52	611.91
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	48	522.53	640.10
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	49	545.22	667.90
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	50	570.79	784.83
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	51	596.04	819.55
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	52	623.84	857.78
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	53	651.96	896.45
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	54	682.32	938.20
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	55	712.69	979.94
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	56	745.60	1025.20
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	57	778.84	1070.91
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	58	814.32	1119.68
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	59	831.89	1143.85
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	60	867.37	1192.63
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	61	898.05	1234.82
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	62	918.18	1262.50
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	63	943.43	1297.22
33871PA0120008	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	958.77	1318.31

Cover Page

HIOS Issuer ID: 33871

HIOS Product IDs: 33871PA004, 33871PA012

This single PDF file contains two separate actuarial certifications for the unique plan designs under Issuer ID 33871. Please refer to all of the pages contained herein.

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 33871

HIOS Product IDs: 33871PA004, 33871PA012

Applicable HIOS Plan IDs (Standard Component): 33871PA0040002, 33871PA0120002, 33871PA0120004, 33871PA0040005, 33871PA0120005, 33871PA0040006, 33871PA0120006, 33871PA0120007, 33871PA0120008, 33871PA0040008, 33871PA0040009, 33871PA0040010, 33871PA0040011, 33871PA0040012.

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2020. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

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

The cost sharing of inpatient hospital services for these plans is a combination of copays for facility claims and coinsurance for professional claims. Inpatient hospital services account for about 21% of allowed costs in the AV calculation.

The following plans have three in-network tiers: 33871PA0040005, 33871PA0120005, 33871PA0040006, 33871PA0120006, 33871PA0120007, 33871PA0120008, 33871PA0040008, 33871PA0040009, 33871PA0040010, 33871PA0040011, and 33871PA0040012.

33871PA0040005 and 33871PA0120005 have expected utilization of 37% in the third tier. 33871PA0040006, 33871PA0120006, 33871PA0120007, 33871PA0120008, 33871PA0040008, 33871PA0040009, 33871PA0040010, 33871PA0040011, and 33871PA0040012 have expected utilization of 41% in the third tier.

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

Method 156.135(b)(2) was used for the inpatient hospital cost sharing.

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

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

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

Description of the standardized plan population data used:

We used our commercial PPO and HMO data incurred between July 2017 and June 2018.

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

Combination of Copays and Coinsurance for IP Hospital

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

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

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

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

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

HIOS IDs					33871PA0040006,	33871PA0040006,
					33871PA0040006-04,	33871PA0040006-04,
					33871PA0120006,	33871PA0120006,
					33871PA0120007,	33871PA0120007,
					33871PA0120008,	33871PA0120008,
					33871PA0040008,	33871PA0040008,
					33871PA0040009,	33871PA0040009,
					33871PA0040010,	33871PA0040010,
					33871PA0040011,	33871PA0040011,
					33871PA0040012,	33871PA0040012,
					33871PA0040008-04,	33871PA0040008-04,
					33871PA0040009-04,	33871PA0040009-04,
					33871PA0040010-04,	33871PA0040010-04,
					33871PA0040011-04,	33871PA0040011-04,
					33871PA0040012-04,	33871PA0040012-04,
	33871PA0040002,		33871PA0040005,	33871PA0040005,		
	33871PA0120002	33871PA0120004	33871PA0120005	33871PA0120005		

IP Cost Sharing

Facility	\$750	\$700	\$700	\$1,100	\$900	\$1,300
Professional	20%	50%	20%	30%	5%	10%

AVC Continuance Table	Gold	Bronze	Gold	Gold	Silver	Silver
PMPY for IP	\$1,274	\$1,218	\$1,274	\$1,274	\$1,274	\$1,263
Admit PMPY	0.06	0.05	0.06	0.06	0.06	0.06
Claim per Admit	\$22,040	\$22,469	\$22,040	\$22,040	\$22,253	\$22,253
Average LOS (days)	4.5	4.2	4.5	4.5	4.3	4.3
Effective Copay Factor for 5 days	0.46	0.50	0.46	0.46	0.49	0.49

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

Calculations						
Professional Claim per Admit	\$3,526	\$3,595	\$3,526	\$3,526	\$3,560	\$3,560
Professional Claim per Day	\$788	\$855	\$788	\$788	\$836	\$836
Equiv. Copay per Day no max	\$158	\$428	\$158	\$236	\$42	\$84
Equiv. Copay per Day, 5-day max	\$340	\$861	\$340	\$511	\$86	\$171
Total Copay per Day, 5-day max	\$1,090	\$1,561	\$1,040	\$1,611	\$986	\$1,471

	33871PA0040006-05, 33871PA0040008-05, 33871PA0040009-05, 33871PA0040010-05, 33871PA0040011-05, 33871PA0040012-05	33871PA0040006-05, 33871PA0040008-05, 33871PA0040009-05, 33871PA0040010-05, 33871PA0040011-05, 33871PA0040012-05	33871PA0040006-06, 33871PA0040008-06, 33871PA0040009-06, 33871PA0040010-06, 33871PA0040011-06, 33871PA0040012-06	33871PA0040006-06, 33871PA0040008-06, 33871PA0040009-06, 33871PA0040010-06, 33871PA0040011-06, 33871PA0040012-06
HIOS IDs				
IP Cost Sharing				
Facility	\$500	\$900	\$250	\$500
Professional	5%	10%	5%	10%

AVC Continuance Table	Gold	Gold	Platinum	Platinum
PMPY for IP	\$1,274	\$1,274	\$1,338	\$1,338
Admit PMPY	0.06	0.06	0.06	0.06
Claim per Admit	\$22,040	\$22,040	\$21,699	\$21,699
Average LOS (days)	4.5	4.5	4.3	4.3
Effective Copay Factor for 5 days	0.46	0.46	0.48	0.48

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

Calculations				
Professional Claim per Admit	\$3,526	\$3,526	\$3,472	\$3,472
Professional Claim per Day	\$788	\$788	\$808	\$808
Equiv. Copay per Day no max	\$39	\$79	\$40	\$81
Equiv. Copay per Day, 5-day max	\$85	\$170	\$84	\$169
Total Copay per Day, 5-day max	\$585	\$1,070	\$334	\$669

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

Using the AV calculator and the methods described above, we calculated the AV for each tier in each plan, as follows. Based on actual tier utilization experience incurred between July 2017 and June 2018, we projected expected utilization by tier for the plans. The final AV for the plan was then calculated by taking the weighted average of the tier AVs using the utilization by tier. The following exhibits details this calculation.

Utilization	Tier 1	Tier 2	Tier 3	Total
33871PA0040005, 33871PA0120005	49%	14%	37%	100%
33871PA0040006, 33871PA0120006, 33871PA0120007, 33871PA0120008, 33871PA0040008, 33871PA0040009, 33871PA0040010, 33871PA0040011, 33871PA0040012	50%	9%	41%	100%

	Actuarial Value			
HIOS ID	Tier 1	Tier 2	Tier 3	Average
33871PA0040005, 33871PA0120005	78.57%	76.37%	75.05%	76.96%
33871PA0040006, 33871PA0120006	74.47%	69.41%	68.72%	71.66%
33871PA0040006-04	76.34%	72.01%	71.44%	73.94%
33871PA0040006-05	88.31%	85.84%	85.35%	86.88%
33871PA0040006-06	95.04%	91.87%	91.31%	93.22%
33871PA0120007	73.11%	69.41%	68.72%	70.98%
33871PA0120008	74.53%	69.47%	68.79%	71.72%
33871PA0040008, 33871PA0040009, 33871PA0040010, 33871PA0040011, 33871PA0040012	71.66%	68.64%	68.08%	69.92%
33871PA0040008-04, 33871PA0040009-04, 33871PA0040010-04, 33871PA0040011-04, 33871PA0040012-04	73.80%	71.37%	70.81%	72.36%
33871PA0040008-05, 33871PA0040009-05, 33871PA0040010-05, 33871PA0040011-05, 33871PA0040012-05	86.80%	85.64%	85.18%	86.03%
33871PA0040008-06, 33871PA0040009-06, 33871PA0040010-06, 33871PA0040011-06, 33871PA0040012-06	94.65%	91.87%	91.31%	93.03%

Certification Language:

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

The analysis was

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

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

Actuary signature: _____

Actuary Printed Name: _____

Date: _____ 5/21/2019

AV screenshots redacted.

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 33871

HIOS Product IDs: 33871PA012

Applicable HIOS Plan IDs (Standard Component): 33871PA0120003

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2020. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

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

The cost sharing for outpatient facility fee varies by site of service. Services rendered at the office or a free-standing facility have 70% coinsurance, and services rendered by a hospital have 50% coinsurance. Outpatient facility fee accounts for roughly 12% of allowed costs in the AV calculation.

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

Method 156.135(b)(2) was used for the outpatient facility site of service cost sharing.

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

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

Description of the standardized plan population data used:

For the freestanding and hospital utilization data for outpatient facility, we used our commercial PPO and HMO data incurred between July 2017 and June 2018.

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

For the outpatient facility site of service cost sharing, our recent data indicated that 80% of outpatient facility claims came from the hospital setting.

The cost sharing entered the AV calculator is a weighted average of the 50% coinsurance at the hospital and 70% coinsurance at an ambulatory surgery center. The final coinsurance entered was 54.00%.

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

Not applicable.

Certification Language:

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

The analysis was

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

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

Actuary signature: _____

Actuary Printed Name: _____

Date: _____ 5/21/2019

AV screenshots redacted.

The 1.06 factor is the uniform adjustment stated in the 2020 Filing Guidance from the change to the individual mandate.

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

The change in the average age was measured by comparing the average age factor calculated in this filing, based on February 2019 enrollments, to the average age factor calculated for the prior filing.

	2019 Filing	2020 Filing	Change
Age Factor	1.672	1.682	1.006
Change from geography: No change			1.000
Change from tobacco use: No change			1.000
Total change			1.006

The Benefits factor is 1 due to minimal projected membership movement among plans.

No changes for Other were assumed for this filing.

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

The network factor used for Keystone HMO was 1.100.

The network factor used for Proactive was 1.000.

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

Table 10 factors:	HMO	1.090
	Proactive	0.991

REDACTION JUSTIFICATION

DOCUMENT

URRT Part III – Federal Actuarial Memorandum

Redacted Name of opining actuary (page 8)

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

PA Actuarial Memorandum

Redacted Name of opining actuary (pages 6 and 7)

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

Cover Letter

Redacted names and contact information (page 2)

AV Screenshots

Entire File Redacted

Unique AV Justification file

Redacted name of opining actuary (pages 8 and 101)

Redacted AV Screenshots (pages 9-98 and 102)

- 1. The updated URR instructions requires the quantitative impact of rate increase drivers. Please estimate the impact to the rate increase of each of the drivers described on page 1 of the Part III memorandum.**

The information is shown in Tab #1 of the attached worksheet.

- 2. The updated URR instructions require an explanation of how morbidity was removed from impacting the variations in rate increases. Please provide this explanation and provide a quantitative demonstration of the variation in rate increase by plan.**

We have held our rate increases constant by plan design across the single risk pool except for differences in changes in cost sharing between plan design. In this way the morbidity impact by plan was removed from the rate increases because if the plans had the same benefit changes, they would have received the same rate increase regardless of what their plan specific experience was. Please note that the benefit changes made resulted in reductions to the Pricing AVs.

Please also see our response to question 32 for more details of these calculations.

- 3. Was transitional business included in the experience period?**

KHPE has no transitional business in the Consumer market.

- 4. Please confirm that the experience period premiums on the URRT do not reflect any MLR rebates.**

Confirmed, there are no MLR rebates reflected in the experience period premiums.

- 5. For both the allowed and incurred claims in the experience period, please provide the three components referenced in the Part III memo:**
 - a. The amount of claims that were processed through the claims system;**
 - b. The amount of claims processed outside of the company's claims system; and**
 - c. The best estimate of claims incurred but not paid as of the paid through date.**

This information is shown in Tab #5 of the attached worksheet. It is also found in Table 2 of the AM Exhibit.

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

Since we consider this block to be fully credible on its own, no adjustments were made for large claims.

- 7. Was the volume of large claims during the experience period unusually high or low? If so, was any adjustment made to reflect this?**

The volume of large claims was in line with our expectation within the experience period. They were neither unusually high nor unusually low. No adjustment was made for large claims as noted in our response to question 6.

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

No, because no adjustments were made for large claims there was no need to adjust risk adjustment.

9. The projected index rate on the PAAM (\$514.83) does not match the URRT (514.62). Please correct.

As we discussed with our reviewer, since the new URRT rounds factors to 3 decimal places, there will be a difference between the PAAM and the URRT due to this rounding. This was also covered on a CMS Q&A call. The PAAM answer is correct, since the PAAM does not round factors to 3 decimal places. To the extent possible, we reduced the differences.

10. The estimated risk adjustment amount of \$55,241,068 as shown in Table 2 of the PAAM exhibits is not consistent with the \$93,347,829 figure shown for individual KHPE business as shown in the RATEE files PA summary table. Please explain this significant discrepancy.

We had begun our pricing process before PID had sent its email. While the amounts shown are different, this has no impact on pricing and rates because it is a value from the Experience Period only.

11. Please provide substantial quantitative support for the development of the projected risk adjustment, and identify how the relative risk compared to the market was determined.

Information is shown in Tab #11 of the attached worksheet.

12. Regarding the Risk Adjustment Data Validation process (RADV):

a. Please describe any considerations and provide quantitative support for any adjustments made due to the Risk Adjustment Data Validation process (RADV), or confirm that no such adjustments were made.

Confirmed that no adjustment was made for RADV in this filing.

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.

Independence is open to submitting an estimate of the impact of RADV on projected risk adjustments, but we have several concerns:

- Commercial RADV is still a fairly new and evolving process. Carriers do not have sufficient information to accurately estimate the RADV impact.
- Without releasing carriers' proprietary information, it will be difficult to determine if RADV impact is due to a systemic risk score reporting issue or due to one-time bad audit. In the case of latter, carriers should not expect this experience to be reflective of the future.

Our preference remains to not include an adjustment.

13. Please explain why the PA estimate of the 2018 risk adjustment was not used, and confirm that the risk adjustment figure is not adjusted for the risk adjustment user fee.

We confirm that this figure will not be adjusted for the risk adjustment user fee. Our membership mix has changed since 2018, so we are reflecting our expected risk transfer in 2020 which includes the impact of this membership change. Please also see our response to question 11 for the numeric demonstration. We also note that the PA estimate is preliminary and we may revisit our risk adjustment estimates after the release of the actual risk adjustment report.

14. Please provide the development of the exchange user fee and how it was converted to a % of index rate as applied on the URRT.

The Exchange User Fee is calculated as a percentage of on-exchange premium.

We calculated the Exchange User Fee in the AM Exhibits, where it is shown as a PMPM. In building the MAIR, it gets divided by the paid-to-allowed factor.

In the new URRT the carriers are required to enter a factor that is applied to an amount not directly proportional to premium rates; you enter a percentage for Exchange user fee and it gets applied to an allowed claims related amount. We therefore solved for the percentage that needed to be entered to arrive as close as we could to the MAIR from the AM Exhibit. The state AM exhibit is doing the calculation correctly. When compared as PMPM amounts, the numbers are fairly consistent.

15. Please explain the discrepancy in the Market-Adjusted Allowed Claims between Table 5 Cell C42 and URRT Worksheet 2 Cell D76.

We identified that the impact of non-funding of the CSRs was not correctly incorporated into this row for applicable plans. We are working on trying to determine any other factors that caused the discrepancy.

16. The Pricing AV's shown in Table 10 of the PAAM exhibits, which do not include the CSR load or induced demand, are larger than the Metal AV in the URRT for all plans. What is driving these differences?

Please note that the metal AV is to determine compliance with Actuarial Value and is not a Pricing AV. The metal AV is based on the AV calculator which is calibrated to national average costs. The Philadelphia market is significantly more expensive than the national average from a cost of services standpoint. This means that the same deductible or copay is worth significantly less as a percentage of total allowed cost in the Philadelphia market compared to the national average. This leads to higher Pricing AVs for the same metal level. Please also refer to our response for question 17.

17. Please provide quantitative support for the Pricing AV's as shown in Table 10 of the PAAM exhibits, explain how they were developed, and explain how you ensure that the factors do not reflect morbidity differences between the enrolled populations.

The information is shown in Tab #17 of the attached worksheet. The morbidity impact by plan has been removed from the rate increases. Without the benefit changes, the plans would have received the same rate increase regardless of what their plan specific experience was.

18. In support of the figures shown in Table 10, Column L, please complete the worksheet shown on page 15 of the Department's guidance as well as providing the following information related to the worksheet:

- a. Please confirm that the ratio in Column (9) represents the pure induced utilization for each plan.**
- b. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the AV and cost sharing factors for each plan. Please note that it is assumed that the AV and cost sharing factor includes the average tobacco factor.**
- c. Please provide any additional justification for induced utilization assumptions in the Company's pricing.**
- d. Please confirm that each plan's induced utilization factor was normalized by an aggregate factor, and that the resulting sum product (against 2/1/2019 membership or the projected membership distribution) produces**
- e. Please quantitatively demonstrate the calculation of the induced calibration factor.**
- f. Please quantitatively show and provide a detailed description of how the induced demand factor shown in Table 7 relates to the induced utilization factors calculated in this exhibit.**

Information is shown in Tab #18.

We confirm that the value represents the factor for each plan. They are equal to the values shown in Table 10 for each plan.

Table 10 demonstrates that when weighted by 2/1/2019 membership that the induced utilization factors composite to 1.000.

It is unclear what is being requested about an induced calibration factor. However, as noted above, the induced utilizations composite to 1.000.

The induced demand factor shown in Table 7 is the composite of the induced demand factors in Table 10 of 1.000. We do not anticipate a change to our single risk pool costs from induced demand in 2020.

19. Regarding Table 6:

- a. We have repurposed row 54 to capture RA User Fees. Please provide the RA User Fee percentage and pmpm amount in cells C54 and D54, and identify where the risk adjustment user fees are currently included in the URRT and in the PAAM. Note the URR instructions specify that these fees are to be included in Taxes & Fees and not with the risk adjustment transfers on the URRT.**

At the direction of the state's reviewer, we revised these cells to produce an RA User Fee of \$0.18 and removed that amount from the Risk Adjustment, resulting in no change to the proposed rates.

- b. Using financial data based on nationwide market share, please provide the quantitative development of the HIT percent and pmpm.**

Insufficient time was provided to produce an answer for this question, so we were unable to respond.

- c. Provide the actual paid HIT fees on a pmpm and percent of premium basis for calendar years 2018 and 2016.**

Insufficient time was provided to produce an answer for this question, so we were unable to respond.

- 20. Please provide the quantitative development of the 2.7% for health insurer fee.**

The health insurer fee was expected to be in the range of 2-3%. We used our estimate of 2.7% in setting the rates.

- 21. Please show the quantitative development of the Age Calibration Factor of 1.682 which appears in Table 10, Cell T4.**

The information is shown in Tab #21 of the attached worksheet.

- 22. Please show the quantitative development of the Tobacco Calibration Factor of 1.013 which appears in Table 10, Cell T6.**

The information is shown in Tab #22 of the attached worksheet.

- 23. Please provide the estimated 2020 federal MLR calculation showing all adjustments.**

The information is shown in Tab #23 of the attached worksheet.

- 24. The Actuarial certification in the Part III Actuarial Memorandum appears to be based on last year's URRT and instructions. For example, it refers to "the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV," which is not part of the current URRT. Please revise the certification consistent with this year's URR instructions.**

We have updated the Actuarial Certification in the Part III Actuarial Memorandum.

- 25. Please provide the requested data in Table 4, Columns J and K of the PAAM exhibits, or explain why this data is not available.**

We did not provide this in our 2019 filing.

- 26. Please support the weights shown in Table 3, Column J, and provide the actual weights by service category generated by the 2018 experience.**

These weights are consistent with the weights used by benefit type in the URRT and they were obtained from our internal data warehouse." Tab #26 converts these to \$ by multiplying the PMPMs in the URRT by MMOS.

- 27. Please show the quantitative development of the Federal Income Tax figure shown in Table 6.**

The information is shown in Tab #27 of the attached worksheet.

- 28. In Table 10, please provide the DOH Approval Date for each network.**

We have added this information to Table 14.

- 29. For the expanded Bronze plans, please demonstrate that the copay is less than or equal to the 50% coinsurance for that category.**

Our average allowed cost per visit for PCP is about \$120. Therefore \$50 PCP copay is less than 50% coinsurance. Specialist copay is set to 2x PCP copay.

- 30. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost pmpms for calendar years 2015-2018, as applicable.**

Insufficient time was provided to produce an answer for this question, so we were unable to respond.

- 31. Please provide an exhibit showing the actual experience for calendar years 2014 – 2018 and the projections for 2019 and 202 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy. Also show how the financial gains and losses reconcile with the Annual Financial Statements for those periods.**

Insufficient time was provided to produce an answer for this question, so we were unable to respond.

- 32. Please provide an exhibit that shows, by HIOS Plan ID, a summary of benefit and cost sharing changes for 2020 relative to the 2019 design for all plans to be offered in 2020. Include Pricing AV columns for 2019 and 2020. Please show the approved 2019 Pricing AVs for all plans in the 2019 column and the proposed 2020 Pricing AVs in the 2020 column. Also, provide a supporting worksheet that shows the quantitative development of the proposed factors in Table 10, in support of the overall change in benefits factor shown in Table 5.**

This information is shown in Tab #32.

- 33. Please confirm that you have tested to ensure that the PID rate exhibits and the Federal rates template included in this filing and in the binder are all the same.**

We confirmed that this is correct.

KHPE Consumer	2020	2019	Change
Change in Morbidity	1.06	1.06	0.00%
Taxes and Fees	3.84%	0.42%	3.42%
Administrative Costs	13.32%	12.43%	0.89%
Average Age Factor	1.682	1.672	0.64%
Projected Allowed Claims	\$ 482.11	\$503.85	-4.31%
Actual vs. Expected Experience			9.27%

Rate Change **9.9%**

	KHPE Consumer	Allowed Claims	Incurred Claims
a	Claims processed through the claims system	\$ 671,314,342	\$ 580,537,928
b	Claims processed outside of the company's claims system	\$ 145,095,783	\$ 145,095,783
c	Incurred but not paid claims		\$ 9,826,836

This is the risk adjustment calculation.

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

Where

$\bar{P}_s$ = State average premium * 0.86; PLRS_i = plan i's plan liability risk score; AV_i = plan i's metal level AV; ARF_i = plan i's allowable rating factor; IDF_i = plan i's induced demand factor; GCF_i = plan i's geographic cost factor;

KHPE Consumer

Metal	BMMO	PLRS	ARF	GCF	IDF	AV	Product w		PMPM
							Risk	Product w/o Risk	
Platinum	5,304	3.812	1.533	1.045	1.150	0.900	4.583	1.659	760.30
Gold	150,636	2.022	1.761	1.045	1.080	0.800	2.283	1.591	51.11
Silver	1,428,576	1.369	1.675	1.045	1.030	0.700	1.474	1.263	(68.07)
Bronze	108,432	1.062	1.666	1.045	1.000	0.600	1.110	1.045	(91.49)
Total	1,692,948	1.415	1.682	1.045	1.033	0.703	1.532	1.279	(56.37)
Estimated StateWide Average		1.681	\$ 651.86	1.77	1.00	1.039	0.711	1.747	1.308

HIOS ID	Plan Name	2019 Annual Filing Pricing AV	Proposed 2020 Filing Pricing AV	Difference	Proposed 2020 Filing Rate Change	Proposed 2020 Filing Benefit Change	Rate Change Before Benefit Change	Summary of Key Benefits Changes
33871PA0040001	Keystone HMO Platinum	0.968	0.951	-1.8%	8.91%	-1.59%	10.63%	Increase copays SCP, therapies to \$50, radiology, RX Max Spec to \$1,000
33871PA0040002	Keystone HMO Gold	0.951	0.946	-0.5%	10.11%	-0.50%	10.66%	Increase OOPM by 500, PT/OT, ST, RX Max Spec to \$1,000
33871PA0040005	Keystone HMO Gold Proactive	0.944	0.944	0.0%	10.62%	0.00%	10.62%	Increasing OOPM to \$8,150, RX Max Spec to \$1,000
33871PA0040006	Keystone HMO Silver Proactive	0.782	0.776	-0.8%	9.83%	-0.75%	10.65%	Increase OOPM to \$8,150 and RX deductible, RX Max Spec to \$1,000
33871PA0040008	Keystone HMO Silver Proactive Lite Bucks	new	0.737	N/A	0.00%	0.00%	0.00%	New plan
33871PA0040009	Keystone HMO Silver Proactive Lite Montgomery	new	0.737	N/A	0.00%	0.00%	0.00%	New plan
33871PA0040010	Keystone HMO Silver Proactive Lite Philadelphia	new	0.737	N/A	0.00%	0.00%	0.00%	New plan
33871PA0040011	Keystone HMO Silver Proactive Lite Chester	new	0.737	N/A	0.00%	0.00%	0.00%	New plan
33871PA0040012	Keystone HMO Silver Proactive Lite Delaware	new	0.737	N/A	0.00%	0.00%	0.00%	New plan
33871PA0120001	Keystone HMO Platinum	0.968	0.950	-1.9%	8.91%	-1.59%	10.63%	Increase copays SCP, therapies to \$50, radiology, RX Max Spec to \$1,000
33871PA0120002	Keystone HMO Gold	0.951	0.945	-0.6%	10.11%	-0.50%	10.66%	Increase OOPM by \$500, PT/OT, ST, RX Max Spec to \$1,000
33871PA0120003	Keystone HMO Silver	0.783	0.767	-2.0%	8.46%	-1.99%	10.62%	Increase OOPM to \$7,500, deductible, copays, RX Max Spec to \$1,000
33871PA0120004	Keystone HMO Bronze	0.579	0.575	-0.7%	9.96%	-0.63%	10.66%	Increase OOPM to \$8,150, PT/OT and ST to \$100, RX Max Spec to \$1,000
33871PA0120005	Keystone HMO Gold Proactive	0.944	0.943	-0.1%	10.62%	0.00%	10.62%	Increasing OOPM to \$8,150, RX Max Spec to \$1,000
33871PA0120006	Keystone HMO Silver Proactive	0.782	0.775	-0.9%	9.83%	-0.75%	10.65%	Increase OOPM to \$8,150 and RX deductible, RX Max Spec to \$1,000
33871PA0120007	Keystone HMO Silver Proactive Value	0.723	0.717	-0.8%	9.83%	-0.75%	10.66%	Increase OOPM to \$8,150 and RX deductible, RX Max Spec to \$1,000
33871PA0120008	Keystone HMO Silver Proactive Select	0.783	0.777	-0.8%	9.83%	-0.75%	10.66%	Increase OOPM to \$8,100 and RX deductible, RX Max Spec to \$1,000

Table B: Induced Utilization Exhibit								
Plan ID	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid-To Allowed Factor	Average Tobacco Factor	AV & Cost Sharing Factor	(8)/(6*7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
33871PA0040001	Platinum	2,280	2,321,441	2,208,032	0.95115	1.013	1.50997	1.56715
33871PA0040002	Gold	12,516	9,662,305	9,139,062	0.94585	1.013	1.13850	1.18824
33871PA0040005	Gold	103,440	67,501,603	63,701,263	0.94370	1.013	1.05621	1.10486
33871PA0040006	Silver	1,124,532	663,556,324	617,758,496	0.93098	1.013	0.94219	0.99905
33871PA0040008	Silver	1	590	522	0.88444	1.013	0.89508	0.99905
33871PA0040009	Silver	1	590	522	0.88444	1.013	0.89508	0.99905
33871PA0040010	Silver	1	590	522	0.88444	1.013	0.89508	0.99905
33871PA0040011	Silver	1	590	522	0.88444	1.013	0.89508	0.99905
33871PA0040012	Silver	1	590	522	0.88444	1.013	0.89508	0.99905
33871PA0120001	Platinum	3,024	3,082,042	2,928,547	0.95020	1.013	1.50846	1.56715
33871PA0120002	Gold	10,152	7,845,143	7,412,892	0.94490	1.013	1.13737	1.18824
33871PA0120003	Silver	11,508	8,235,165	6,314,321	0.76675	1.013	0.85466	1.10034
33871PA0120004	Bronze	108,432	63,482,431	36,517,922	0.57524	1.013	0.52458	0.90022
33871PA0120005	Gold	24,528	16,022,187	15,105,033	0.94276	1.013	1.05516	1.10486
33871PA0120006	Silver	3,264	1,927,925	1,793,069	0.93005	1.013	0.94125	0.99905
33871PA0120007	Silver	190,248	106,646,961	76,483,194	0.71716	1.013	0.68882	0.94815
33871PA0120008	Silver	99,024	58,489,851	45,470,342	0.77741	1.013	0.78676	0.99905
Total		1,692,953	1,008,776,329	884,834,783	0.87714	1.013		

Age	Member Count	Age Factor	KHPE Consumer Age Calibration
0	661	0.765	1.682
1	601	0.765	
2	619	0.765	
3	661	0.765	
4	657	0.765	
5	609	0.765	
6	629	0.765	
7	662	0.765	
8	667	0.765	
9	710	0.765	
10	722	0.765	
11	811	0.765	
12	791	0.765	
13	782	0.765	
14	825	0.765	
15	884	0.833	
16	869	0.859	
17	984	0.885	
18	966	0.913	
19	1445	0.941	
20	1563	0.97	
21	1816	1	
22	1822	1	
23	1735	1	
24	1641	1	
25	1662	1.004	
26	2736	1.024	
27	2854	1.048	
28	2803	1.087	
29	2651	1.119	
30	2632	1.135	
31	2399	1.159	
32	2477	1.183	
33	2405	1.198	
34	2485	1.214	
35	2369	1.222	
36	2352	1.23	
37	2340	1.238	
38	2296	1.246	
39	2319	1.262	
40	2352	1.278	
41	2262	1.302	
42	2199	1.325	
43	2217	1.357	
44	2310	1.397	
45	2334	1.444	
46	2513	1.5	
47	2688	1.563	
48	2899	1.635	
49	2887	1.706	
50	2852	1.786	
51	2889	1.865	
52	3016	1.952	
53	3293	2.04	
54	3395	2.135	
55	3660	2.23	
56	3555	2.333	
57	3538	2.437	
58	3663	2.548	
59	3689	2.603	
60	3968	2.714	
61	4006	2.81	
62	4121	2.873	
63	4572	2.952	
64	4037	3	
65	355	3	
66	159	3	
67	116	3	
68	99	3	
69	70	3	
70	58	3	
71	64	3	
72	44	3	
73	34	3	
74	42	3	
75	25	3	
76	26	3	
77	20	3	
78	23	3	
79	16	3	
80	19	3	
81	15	3	
82	15	3	
83	9	3	
84	4	3	
85	7	3	
86	7	3	
87	3	3	
88	4	3	
89	6	3	
90	3	3	
91	1	3	
92	3	3	
93	3	3	
94	0	3	
95	0	3	
99	1	3	
100	0	3	
102	1	3	
Total	141,079		

Age	Projected Age Distribution	Projected % Tobacco Use	Approved Tobacco Factors
0-20	12.13%	5.00%	-
21-29	13.98%	5.00%	0.125
30-39	17.06%	5.00%	0.175
40-49	17.48%	5.00%	0.225
50-59	23.78%	6.00%	0.375
60-63	11.81%	6.00%	0.375
64+	3.75%	6.00%	0.375
Total	100.00%		0.013

$$\text{Federal MLR} = \frac{(\text{Projected Claims, after Risk Adjustment} + \text{Quality Improvement Expense} - \text{Risk Adj Prog User Fee})}{(\text{Premium, before Risk Adjustment} - \text{HCR Taxes \& Fees} - \text{Federal Income Tax} - \text{Premium Tax})}$$

	KHPE Consumer	
Projected Claims PMPM (URRT)	\$	522.66
Premium PMPM (URRT)	\$	646.53
Quality Improvement Expense		0.80%
Exchange User Fee & HIF		5.50%
Federal Income Tax		1.14%
Premium Tax		0.00%
Federal MLR		87.4%

URRT Part I		Member Months	1,799,423
Benefit Category	Experience Period Index Rate PMPM	Amount	Weight
Inpatient Hospital	\$89.94	\$161,840,104.62	20.22%
Outpatient Hospital	\$84.73	\$152,465,110.79	19.05%
Professional	\$96.71	\$174,022,198.33	21.74%
Other Medical	\$0.00	\$0.00	0.00%
Capitation	\$80.63	\$145,087,476.49	18.13%
Prescription Drug	\$92.79	\$166,968,460.17	20.86%
Total	\$444.80	\$800,383,350.40	100.00%

AM Exhibits	
Service Category	Weight*
Inpatient Hospital	20.22%
Outpatient	19.05%
Professional	21.74%
Other Medical	0.00%
Capitation	18.13%
Prescription Drugs	20.86%
Total	100.00%

Health Insurance Providers Fee (Prorated for Small Groups only)	2.70%
Profit/Contingency (after tax)	2.00%
Tax Rate	21.00%
Federal Income Tax	1.14%

HIOS ID	Plan Name	2019 Annual Filing	Proposed 2020 Filing	Difference	2019 Annual Filing	Proposed 2020 Filing	Plan Factor
		Pricing AV	Pricing AV		AV & Cost Sharing factors	AV & Cost Sharing factors	Change %
33871PA0040001	Keystone HMO Platinum	0.968	0.951	-1.8%	1.5091	1.4906	-1.2%
33871PA0040002	Keystone HMO Gold	0.951	0.946	-0.5%	1.1242	1.1239	0.0%
33871PA0040005	Keystone HMO Gold Proactive	0.944	0.944	0.0%	1.0382	1.0427	0.4%
33871PA0040006	Keystone HMO Silver Proactive	0.782	0.776	-0.8%	0.9327	0.9301	-0.3%
33871PA0040008	Keystone HMO Silver Proactive Lite Bucks	new	0.737	N/A	new	0.8836	N/A
33871PA0040009	Keystone HMO Silver Proactive Lite Montgomery	new	0.737	N/A	new	0.8836	N/A
33871PA0040010	Keystone HMO Silver Proactive Lite Philadelphia	new	0.737	N/A	new	0.8836	N/A
33871PA0040011	Keystone HMO Silver Proactive Lite Chester	new	0.737	N/A	new	0.8836	N/A
33871PA0040012	Keystone HMO Silver Proactive Lite Delaware	new	0.737	N/A	new	0.8836	N/A
33871PA0120001	Keystone HMO Platinum	0.968	0.95	-1.9%	1.5091	1.4891	-1.3%
33871PA0120002	Keystone HMO Gold	0.951	0.945	-0.6%	1.1242	1.1228	-0.1%
33871PA0120003	Keystone HMO Silver	0.783	0.767	-2.0%	0.8576	0.8437	-1.6%
33871PA0120004	Keystone HMO Bronze	0.579	0.575	-0.7%	0.5187	0.5178	-0.2%
33871PA0120005	Keystone HMO Gold Proactive	0.944	0.943	-0.1%	1.0382	1.0416	0.3%
33871PA0120006	Keystone HMO Silver Proactive	0.782	0.775	-0.9%	0.9327	0.9292	-0.4%
33871PA0120007	Keystone HMO Silver Proactive Value	0.723	0.717	-0.8%	0.6819	0.68	-0.3%
33871PA0120008	Keystone HMO Silver Proactive Select	0.783	0.777	-0.8%	0.7789	0.7767	-0.3%

1. Please clarify how the Actual vs. Expected Experience was calculated in Table #1 submitted with your response, and indicate how this change percentage relates to the Projected Allowed Claims and other components of the rate change shown.

In the previous response we were using the Actual to expected to include all items of the rate increase not included in the prior portions of the exhibits. We have re-labeled that section as the “residual difference” and we have also updated the rate increase to match our re-filing due to risk adjustment results released on June 28, 2019. This residual difference is now quite small (Only 0.41% in this filing).

2. Your response to item 5 of our previous objections shows no incurred but not paid claims for allowed claims. Please explain or correct.

We did not include completion in the allowed claims, only in the incurred claims. We have adjusted all exhibits to include the value of completion in the allowed claims.

Please note that in the rate build up, the utilization trend was adjusting for this, so we have lowered the utilization trend so that the rates match what was previously filed.

We have updated our response for item 2 of this objection to clarify the components.

3. The total allowed and incurred claims shown in your response to item 5 of our previous objections are \$816,410,125 and \$735,460,547 respectively. These amounts are greater than the \$800,545,019.12 and \$709,768,605.55 shown in the URRT. Please explain or correct.

The claims in the URRT include Pharmacy rebate amounts. The response to item 5 of our previous objection did not include Pharmacy rebate amount. The difference between the two is the value of the pharmacy rebate, which can be found on Table 2 of the AM exhibits. We have updated our response for item 2 of this objection to clarify the components.

4. Your response to item 10 of our previous objections states that the difference between the estimated risk adjustment amount shown in the PAAM exhibits and the amount shown in the RATEE files PA summary table has no impact on pricing and rates because it is a value from the Experience Period. However, the “Projected Risk Adjustment PMPM” section of the Part III Memorandum indicates that the starting point was experience period data and further states, “We also considered preliminary 2018 risk transfer results.” In light of this, please explain why the difference noted in item 10 has no impact on pricing and rates.

What we meant by that statement is that they had no impact on rates that were currently filed, since we would update them based on the risk adjustment results released on June 28, 2019 if those results were materially different from what we had assumed when we submitted the filing. We have now revised our rates as a result of the June 28, 2019 report and have submitted those revised rates.

5. Please clarify your response to item 15 of our previous objections. Which row of which spreadsheet are you referring to? Do you intend to provide a correction when you complete your analysis of what is causing the discrepancy? If not, please explain.

We have corrected the issue in the updated URRT submitted in the submission to revise the risk adjustment.

6. Regarding your response to item 18 of our previous objections, please revise or provide substantial support for the induced utilization factors. The differences in the factors between metal levels is substantially greater than the induced utilization factors used in the risk adjustment model. This is the case for silver and gold plans and even more so for the platinum plan. The induced utilization factor for the platinum plan is 1.74 times the factor for the bronze plans, which strongly suggests that they reflect differences in the morbidity of the populations expected to enroll in the plans, which is contrary to the URR instructions and the Single Risk Pool concept. Please address this.

Please see the attached exhibits.

7. Please provide responses to items 19.b,19.c, 30, and 31 of our previous objections.

Please see the response to question 8 for the response to 19 b., 19 c.

Regarding questions 30 and 31, We do not have this data readily available at the level that is being requested, therefore we are unable to provide a response to these two questions. We also view this data as proprietary, and since the filing responses are made public, we think it would be inappropriate to provide this information if it were readily available.

8. Your response to item 20 of our previous objections did not provide a quantitative development or any explanation of how the 2.7% estimate for the health insurer fee was determined. Please provide support for this estimate.

Please see attached exhibits.

9. Regarding your response to item 21 of our previous objections, please explain how the Age Calibration Factor reflects members with \$0 premium due to the requirement to charge premium for no more than three children.

The impact of members with \$0 premium due to requirement to charge premium to no more than three children is not included in the age calibration factor. We do not anticipate the percentage of children with \$0 premium increasing or decreasing, so there was no need to make an adjustment for this item.

The impact of \$0 premium is about 0.3% we would have collected 0.3% more premium if children in families with more than three children were required to pay premium.

10. Where is the RA User Fee reflected in your response to item 23 of our previous objections?

We have updated this exhibit after we moved the RA user fee into taxes.

11. Table 6 of “2020_Indiv_KHPE_PAAMExhibits_061819.xlsm” shows taxes and fees totaling 3.87% including .03% for the RA User Fee. Cell E54 of Worksheet 2 of the URRT shows 3.84%. Table 5 of “2020_Indiv_KHPE_PAAMExhibits_061819.xlsm” shows Projected Risk Adjustment PMPM of \$56.19, while cell D81 of Worksheet 2 of the URRT shows \$0.18 less (i.e. -\$56.37). This suggests that the RA User Fee was included in risk adjustment in the URRT rather than in taxes and fees. If so, please provide a corrected URRT.

We have updated the URRT.

12. Regarding your response to item 24 of our previous objections, please address the following:

a. The revised Actuarial Certification does not include a certification that the percent of total premium that represents EHB included in Worksheet 2, Sections III and IV, was calculated in accordance with actuarial standards of practice.

We have updated the actuarial certification.

b. The last sentence of the revised Actuarial Certification begins, “If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered” Either alternate methodology was used or it was not. Also, it states, “a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included” when in fact it has already been included in the initial filing. Please clarify the certification.

That statement is saying that some plans used an alternate methodology and some plans did not. For the plans that used an alternate methodology we provided the required certification.

We have reworded that statement to say, “...when an alternate methodology was used to calculate the AV metal value then a copy of the actuarial certification required by 45 CFR Part 156, §156.135 was included.”

13. Your response to item 25 of our previous objections states that the requested data in Table 4, Columns J and K of the PAAM exhibits was not provided last year but did not explain why it was not provided this year. Please provide it or explain why this data is not available.

We do not have this data readily available at the level of detail requested, therefore we have not provided it. Since the data at this level of detail is not used in the rate calculation it did not impact our MAIR. We did provide the aggregate value of the pharmacy rebates in the experience period in table 2 as required, and the value from table 2 is the value that impacts the MAIR.

14. Your response to item 28 of our previous objections states that the DOH Approval Date for each network has been added to Table 14. However, in the PAAM exhibits included with your response, the DOH Approval Date column in Table 14 is still blank. Please provide the revised version.

We have updated this exhibit.

15. Your response to item 29 of our previous objections demonstrates that the PCP copay is less than 50% coinsurance but no demonstration is given for the specialist copay. Please explain or correct.

We structure our specialist to be 2X primary care (PCP) cost share to encourage PCP engagement.

16. Your response to item 32 of our previous objections does not appear to address the last sentence of the request: “Also, provide a supporting worksheet that shows the quantitative development of the proposed factors in Table 10, in support of the overall change in benefits factor shown in Table 5.” Please address this.

Because the overall change in benefits factor shown in Table 5 is 1.000, we did not provide a quantitative development because a factor of 1.000 would not affect the rates.

17. As requested, you have added the RA User Fees in Table 6. Please confirm that there were no offsetting adjustments made elsewhere, as this fee was not included in the initial submission.

We removed RA User Fee of \$0.18 from the Projected Risk Adjustment PMPM in Table 5 as noted in our response to question 19a of the June 18th objection letter.

18. In response to the Department's RADV survey, issuers indicated that they did not include an adjustment in the initial submission, as there was no supportable reason for a RADV adjustment in the 2020 rate submission. Therefore, the Department has determined that there should be no RADV adjustments in the 2020 rate filings; please modify the filing accordingly, if necessary.

As noted in the response to the last objection letter, we did not include any RADV adjustment in our submission, therefore no change is required for this item.

19. 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. Supporting documentation must be provided for all modifications. 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.

We have updated our exhibits and submitted revised rates.

Original Response to #1 of June 18 Objection

KHPE Consumer	2020	2019	Change
Change in Morbidity	1.06	1.06	0.00%
Taxes and Fees	3.84%	0.42%	3.42%
Administrative Costs	13.32%	12.43%	0.89%
Average Age Factor	1.682	1.672	0.64%
Projected Allowed Claims	\$ 482.11	\$503.85	-4.31%
Actual vs. Expected Experience			9.27%
Rate Change			9.9%

Revised response to #1 of June 18 Objection (Reflecting revised filing for Risk Adjustment)

KHPE Consumer	2020	2019	Change
Change in Morbidity	1.06	1.06	0.00%
Taxes and Fees	3.87%	0.42%	3.45%
Administrative Costs	13.32%	12.43%	0.89%
Average Age Factor	1.682	1.672	0.64%
Residual Difference			0.41%
Rate Change			5.4%

Original Response to #5 of June 18 Objection

KHPE Consumer	Allowed Claims	Incurred Claims
Claims processed through the claims system	\$ 671,314,342	\$ 580,537,928
Claims processed outside of the company's claims system	\$ 145,095,783	\$ 145,095,783
Incurred but not paid claims		\$ 9,826,836

Revised Response to #5 of June 18 Objection

KHPE Consumer	Allowed Claims	Incurred Claims
Claims Paid through the claims system	\$ 671,314,342	\$ 570,711,092
IBNR	\$ 11,559,081	\$ 9,826,836
<i>Sub total</i>	\$ 682,873,423	\$ 580,537,928
Claims processed outside of the company's claims system	\$ 145,095,783	\$ 145,095,783
Rx Rebates	\$ (15,865,106)	\$ (15,865,106)
<i>URRT Totals</i>	\$ 812,104,100	\$ 709,768,606

HIOS_ID	Approved Annual 2019 Filing		Updated MMs for 2020		Normalized for 2020		Proposed 2020 Filing
	Total:	1.000	Total:	0.995	Total:	1.000	
	Lives	Induced Demand	Lives	Induced Demand	Lives	Induced Demand	
33871PA0040001	348	1.560	190	1.560	190	1.567	1.567
33871PA0040002	1,827	1.183	1,043	1.183	1,043	1.188	1.188
33871PA0040005	12,990	1.100	8,620	1.100	8,620	1.105	1.105
33871PA0040006	99,822	0.994	93,711	0.994	93,711	0.999	0.999
33871PA0040008	NEW	NEW	-	NEW	-	NEW	0.999
33871PA0040009	NEW	NEW	-	NEW	-	NEW	0.999
33871PA0040010	NEW	NEW	-	NEW	-	NEW	0.999
33871PA0040011	NEW	NEW	-	NEW	-	NEW	0.999
33871PA0040012	NEW	NEW	-	NEW	-	NEW	0.999
33871PA0120001	360	1.560	252	1.560	252	1.567	1.567
33871PA0120002	1,109	1.183	846	1.183	846	1.188	1.188
33871PA0120003	1,124	1.095	959	1.095	959	1.100	1.100
33871PA0120004	10,301	0.896	9,036	0.896	9,036	0.900	0.900
33871PA0120005	2,218	1.100	2,044	1.100	2,044	1.105	1.105
33871PA0120006	272	0.994	272	0.994	272	0.999	0.999
33871PA0120007	15,432	0.944	15,854	0.944	15,854	0.948	0.948
33871PA0120008	8,736	0.994	8,252	0.994	8,252	0.999	0.999

	Value from 8963	HIF % of Premium
2015	11,881,321,294	2.0%
2016	12,601,473,756	2.2%
2018	13,728,845,558	2.3%
2020 Projection		2.7%

Original Response to #23 of June 18 Objection

$$\text{Federal MLR} = \frac{(\text{Projected Claims, after Risk Adjustment} + \text{Quality Improvement Expense} - \text{Risk Adj Prog User Fee})}{(\text{Premium, before Risk Adjustment} - \text{HCR Taxes \& Fees} - \text{Federal Income Tax} - \text{Premium Tax})}$$

	KHPE Consumer	
Projected Claims PMPM (URRT)	\$	522.66
Premium PMPM (URRT)	\$	646.53
Quality Improvement Expense		0.80%
Exchange User Fee & HIF		5.50%
Federal Income Tax		1.14%
Premium Tax		0.00%
Federal MLR		87.4%

Revised Response to #23 of June 18 Objection

$$\text{Federal MLR} = \frac{(\text{Projected Claims, after Risk Adjustment} + \text{Quality Improvement Expense})}{(\text{Premium, before Risk Adjustment} - \text{HCR Taxes \& Fees} - \text{Federal Income Tax} - \text{Premium Tax} - \text{Risk Adj Prog User Fee})} \quad \leftarrow \text{Per URRT Training: Risk Adj User fee moves from Risk Adj to Admin Cost}$$

	KHPE Consumer	
Projected Claims, after Risk Adjustment	\$	500.93
Premium, before Risk Adjustment	\$	619.87
Quality Improvement Expense		0.80%
Exchange User Fee & HIF		5.50%
Federal Income Tax		1.14%
Premium Tax		0.00%
Risk Adjustment User Fee		0.03%
Federal MLR		87.4%

1. Regarding your response to item 1 of our second objections, please explain what changes account for the 0.41% “residual difference.”

The rate increase is measuring changes from 2019 to 2020 rates. We attempt to quantify changes that occurred since the 2019 pricing, some of which are measurable from the 2019 filing and others that may have occurred earlier and not easily measured, possibly changes that occurred from 2018 to 2019 and not reflected in last year’s filing, or additional impacts where the combination of several small amounts aren’t clear on their own but result in the residual differences calculated.

2. Regarding your response to item 7 of our second objections, your spreadsheet presumes that the 2019 induced utilization factors were appropriate, but for the reasons stated in our previous objections, that does not appear likely. Unless you have data that demonstrates that you have experienced induced utilization that is higher (after removing any morbidity impact on plan selection) than the induced utilization factors used in the risk adjustment model, we strongly recommend that you use those factors. If you propose higher factors, please demonstrate that the factors do not reflect morbidity.

The induced demand factors in the risk transfer formula are based on national data and do not reflect nuances that vary from state to state and market to market. Please see attached the demonstration that the pricing based on our induced demand factors does not reflect morbidity. In this demonstration we show what the rate increases would have been if we had been pricing for morbidity. The Platinum rate change would be significantly higher, and the Bronze rate change would be significantly lower.

We are also including a demonstration of the impact on our metal-level rate actions if we instead use the induced demand factors in the risk transfer formula. In this demonstration you can see that this approach would have an adverse impact on our most affordable plans. Specifically, our lowest cost HMO Bronze plan would see a rate action of 13.9% under this approach which is much higher than the 5.5% rate action we are proposing for that plan using our induced demand factors. We also have not reflected the impact that changing the induced demand factors could have on the membership mix by metallic level, our expectation is that more healthy members would drop coverage under a 13.9% increase scenario, since they would not have any other more affordable option within our portfolio. This change would also cause us to have to re-visit what plans we would choose to offer on exchange in 2020. We would also like to point out that 91% of our members would experience a higher rate increase if these induced demand factors are changed from what we have filed.

As we have previously demonstrated, our proposed induced demand factors are in line with the factors that have been previously approved.

3. Plan 33871PA0120006 is an off-Exchange plan, but Table 10 of the PAAM exhibits shows that a Non-Funding of CSR Adjustment was included in the rate development. Please correct this.

Plans 33871PA0120006 is the off-exchange version of Plan 33871PA0040006. The off-exchange version includes non-Hyde abortion coverage, the cost of which is offset by projected lower maternity costs. The rate for the off-exchange plan is required to be equal to the rate for the on-exchange plan, so the CSR non-funding factor must be applied.

- 4. Regarding your response to item 9 of our second objections, please explain why you expect the increase in the health insurer fee as a percent of premium from 2018 to 2020 to be at the same annual rate as the increase from 2015 to 2016 rather than the much lower rate of increase from 2016 to 2018. Further, given that the ACA provided for the amount collected from the health insurer fee to increase annually until reaching \$14.3 billion in 2018 but only to increase with premium growth after 2018, why do you expect any increase in the health insurer fee as a percent of premium after 2018? If there is not a good reason, please revise your estimate. Also, please address item 19.b of our first objections, which specified using nationwide market share data.**

In our market, we have observed that national carriers are moving more of their business off fully insured to self-funded. Since the HIF tax is allocated based on the share of fully insured, we anticipate that our share as a percentage of the total would continue to rise over time. Therefore, our percentage of premium should also rise.

- 5. Your response to item 10 of our second objections indicates that you did not reflect the impact of members with \$0 premium because you do not anticipate the percentage of children with \$0 premium to change. However, age calibration is not a year-to-year adjustment but a factor to convert the plan adjusted index rate to an age 21 rate. We recommend that the age calibration calculation include members with \$0 premium with an age factor of 0.**

This change would have no impact on the premium rate. It would change our experience period demographic factor and projection period demographic factors. This was therefore changing the demographic portion of trend. (It would go up). This would result in a higher MAIR. Then the age calibration adjustment factor would go down and the premium rates would stay the same.

Since this would not affect premium rates we have not made any changes given that we only have one day to respond to this request and given that the impact would not change premium rates.

- 6. Our first objection pointed out that the item in the actuarial certification that referred to “the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV” was not relevant to the current URRT. In response, you removed it. Our second objection erroneously asked that it be put back in, which you did. Please remove it. We apologize for the error.**

We have revised the certification in the URRT Part III to remove this statement.

Demonstration that Proposed Rate Action Does Not Include Pricing for Morbidity							
Metal Level (2)	Exp Period Membership (3)	Exp Period Allowed Claims (4)	Exp Period Paid Claims (5)	Exp Period Premium (6)	Loss Ratio	Proposed Rate Action	Alternative Rate Action Assuming Morbidity Pricing
Platinum	7,800	11,953,570	11,067,156	8,105,028	136.5%	4.3%	118.9%
Gold	211,159	128,915,753	112,088,279	161,935,815	69.2%	6.0%	11.0%
Silver	1,464,524	636,336,452	560,162,624	864,259,156	64.8%	5.3%	3.9%
Bronze	115,940	34,898,325	26,450,546	45,431,655	58.2%	5.5%	-6.7%
Catastrophic	0	0	0	0	0.0%	-	-
Total	1,799,423	812,104,100	709,768,606	1,079,731,654	65.7%	5.4%	5.4%

Demonstration of Rate Actions Using Alternative Induced Demand Factors							
Metal Level	Covered Lives As of 02-01-2019	Proposed Induced Demand Factors			Alternative Induced Demand Factors		
		2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM	Rate Action	2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM	Rate Action
Platinum	442	\$646.22	\$674.03	4.3%	\$646.22	\$480.39	-25.7%
Gold	12,553	\$415.78	\$440.60	6.0%	\$415.78	\$413.20	-0.6%
Silver	119,048	\$345.98	\$364.34	5.3%	\$345.98	\$366.54	5.9%
Bronze	9,036	\$222.11	\$234.40	5.5%	\$222.11	\$252.89	13.9%
Catastrophic	0	\$0.00	\$0.00	-	-	-	-
Total	141,079	\$345.20	\$363.77	5.4%	\$345.20	\$363.77	5.4%

Adversely Impacted Membership =>	91%
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Cover Letter for Changes Made August 7, 2019
KHPE Individual Filing
INAC-131927121

Reason for Changes: Updates since July 18

Revised Rate Change (From PA AM Exhibit Table 10 Cell AC15) 5.4%

URRT Part III

- Revised overall rate increases and range

Pennsylvania Actuarial Memorandum

- Revised overall rate increases and range

Rate Change Request Summary

- Overall rate increase updated
- Word document will be sent separately

Public PDF File

- Updated most recent versions of filing components
 - URRT Part III submitted 8/7/19
 - Pennsylvania Actuarial Memorandum submitted 8/7/19
 - Rate Change Request Summary submitted 8/7/2019
 - Responses to July 17 Objection Letter
 - Updated Checklist

2019 and 2020 Service Area

Issuer: Keystone Health Plan East

Market: Individual



Key (*modify as needed*)

 : On-exchange service area

 : Off-exchange only service area

Completeness and Redaction Justification Checklist

Issuer Name: Keystone Health Plan East
 Market: Individual HMO
 SERFF ID: INAC-131927121

TOC #	Description	Completed (Mark with "X")	Redaction Justification		
			Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)
Federal Documents Required to Be Filed with PID					
A.2.	RFJ Part I - Unified Rate Review Template	X			
	RFJ Part II – Consumer Friendly Justification	X			
	RFJ Part III – Actuarial Memorandum	X	Y	34-41	Y
	Federal Rates Template	X			
Summary Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	X			
A.2.C.	SERFF Submission	X			
A.2.D.	SERFF Rate/Rule Schedule Tab	X			
B.	Cover Letter & PA Bulletin Information	X			
C.	Rate Change Request Summary	X			
PA Actuarial Memorandum and Rate Exhibits					
D.1.A.	Company Information	X	Y	9	Y
D.1.B.	Rate History & Proposed Variation in Rate Changes	X	N	10	N/A
D.1.C.	Average Rate Change	X	N	10	N/A
D.1.D.	Membership Count	X	N	10	N/A
	PA Act. Exhibits Table 1	X	N	16	N/A
D.1.E.	Benefit Changes	X	N	10	N/A
D.1.F.	Experience Period Claims & Premium	X	N	10-11	N/A
	PA Act. Exhibits Table 2	X	N	16	N/A
D.1.G.	Credibility of Data	X	N	11	N/A
	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	N/A	N	N/A	N/A
D.1.H.	Trend Identification	X	N	11	N/A
	PA Act. Exhibits Table 3	X	N	16	N/A
D.1.I.	Historical Experience	X	N	12	N/A
	PA Act. Exhibits Table 4	X	N	16	N/A
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	N	12-13	N/A
	PA Act. Exhibits Table 5	X	N	17	N/A
D.2.B.	Retention Items	X	N	13	N/A
	PA Act. Exhibits Table 6	X	N	17	N/A
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N	13	N/A
	PA Act. Exhibits Table 7	X	N	17	N/A
D.2.D.	Components of Rate Change	X	N	14	N/A
	PA Act. Exhibits Table 8	X	N	17	N/A
	PA Act. Exhibits Table 9	X	N	17	N/A
D.3.	Plan Rate Development	X	N	14	N/A
	PA Act. Exhibits Table 10	X	N	19	N/A
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N	14	N/A
	PA Act. Exhibits Table 11	X	N	20	N/A
D.5.A.	Age and Tobacco Factors	X	N	14	N/A
	PA Act. Exhibits Table 12	X	N	21	N/A
D.5.B.	Geographic Factors	X	N	14	N/A
	PA Act. Exhibits Table 13	X	N	21	N/A
D.5.C.	Network Factors	X	N	14	N/A
	PA Act. Exhibits Table 14	X	N	21	N/A
D.5.D.	Service Area Composition	N/A	N	14	N/A
D.5.E.	Composite Rating	N/A	N	N/A	N/A
D.6.	Actuarial Certifications	X	Y	15-16	Y
Additional Exhibits					
E.	Department Plan Design Summary & Rate Tables	X	N	22-28	N/A
	Service Area Map	X	N	100	N/A
Redaction Justification (must be submitted if any information is redacted)		X			Y