

SERFF Tracking #:	HGHM-131904490	State Tracking #:	HGHM-131904490	Company Tracking #:	1A-DP-19-HCC
State:	Pennsylvania	Filing Company:	Highmark Choice Company		
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense				
Product Name:	1A-DP-19-HCC				
Project Name/Number:	1A-DP-19-HCC/1A-DP-19-HCC				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	A redacted version of the rate filing is attached for public disclosure.
Attachment(s):	1A-DP-19-HCC Public Rate Filing 071919.pdf
Item Status:	
Status Date:	



May 21, 2019

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

Re: Highmark Choice Company 2020 ACA Rate Filing (Individual Market)
Highmark Choice Company Filing # 1A-DP-19-HCC (SERFF Filing # HGHM-131904490)

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

Dear Ms. Gray:

This Filing includes the Highmark Choice Company's ("HCC", "Company") Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2020.

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

Requested Company Information

1. Company Name & NAIC #: **Highmark Choice Company, NAIC # 95048**
2. Market: **Individual**
3. On or Off Exchange: **This filing reflects that the Company anticipates selling plans on and off of the exchange.**

4. Effective date of coverage: **January 1, 2020**
5. Average rate change requested: **-2.3%**
6. Range of rate change requested: **-11.1% to 7.5%**
7. Total additional annual revenue generated from the proposed rate change: **(\$697,281)**
8. Product(s): **HMO**
9. Rating Areas and the change from 2019: **Rating Areas 1, 4**

There are no changes in our covered Rating Areas from the 2019 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated Market: **Gold, Silver, Bronze, and Catastrophic.**
11. Current number of covered lives and of policyholders as of February 1, 2019: **4,917 covered lives; 3,768 policyholders**
12. Number of plans offered in 2020 and the change this represents from 2019: **20**

The Company offered 14 plans in 2019. For 2020, the Company is offering 10 new plans in the Market and removing 4 plans from the Market.

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

13. Corresponding contract form #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA20-125091808 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
My Direct Blue [Erie] HMO	DB/HMO/HCC/DP-2; HGHM-131923623
My Direct Blue [Erie] HMO HDHP	DB/HMO/HDHP/HCC/DP-2; HGHM-131925078
My Direct Blue [Erie] Major Events HMO	DB/CAT/HMO/HCC/DP; HGHM-131925123

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #38949, Company Filing #1A-DP-19-HCC (SERFF Filing # HGHM-131904490)**

Additional Filing Disclosures

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

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

Potential Changes to Federal Regulations

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. We have accounted for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2020 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2020, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2020. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, the Company reserves the right to submit a revised filing.

Request for Confidentiality

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

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

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

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

RTKL Representative
VP Chief Privacy Officer
Highmark Health
120 Fifth Avenue, Suite 2114
Pittsburgh, PA 15222

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

Should you have any questions regarding the attached Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,



Rate Change Summary

Highmark Choice Company – Individual Plans

Rate request filing ID # 1A-DP-19-HCC (SERFF # HGHM-131904490) - 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:	-2.3% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	-11.1% to 7.5%
Effective date:	January 1, 2020
People impacted:	4,917
Available in:	Rating Areas 1 and 4

Key information

Jan. 2018- Dec. 2018 financial experience

Premiums	\$40,796,398
Claims	\$30,094,250
Administrative expenses	\$4,114,121
Taxes & fees	\$763,732
Company made (after taxes)	\$5,824,295

How it plans to spend your premium

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

Claims:	85%
Administrative:	13%
Taxes & fees:	2%
Profit:	0%

The company expects its annual medical costs to increase **7.5%**.

Explanation of requested rate change

The proposed average rate decrease is being driven by unanticipated improvement in the base claims experience.

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

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Choice Company ("HCC")
- NAIC #: 95048
- HIOS Issuer ID: 38949
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2020
- SERFF Rate Filing #: HGHM-131904490

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. We have accounted for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2020 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2020, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2020. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, the Company reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for Highmark Choice Company (HCC) are as follows:

Year	Avg. Increase	SERFF ID#
2019	4.0%	HGHM - 131475734
2018	NA	HGHM - 131020696
2017	51.8%	HGHM - 130540988

Historical rate changes varied by plan due to updated cost sharing levels to meet federal AV requirements as well as updates to AV and other pricing factors.

The proposed 2020 rate changes vary by plan. This is primarily due to updates in the pricing AV factors. The plan level increases can be found in Table 10.

C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: -2.3%
- Table 11: -1.6%

Table 10 calculates the percentage change in the member weighted average rate for 2019 and the member weighted average rate for 2020. Table 11 calculates the percentage increase for each plan and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

E. Benefit/Cost Sharing Changes

The majority of HCC's 2020 plan offering consists of renewing plans with cost sharing that differs from the 2019 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2018 calendar year results for all policies in the single risk pool, with run out through February 2019. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by HCC. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - o Two months of run out from the end of the experience period,
 - o Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
 - o Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes amounts for the pediatric vision benefit \$0.34 PMPM.
- The Estimated Risk Adjustment for the experience period represents our best estimate of the year end risk adjustment transfer payment that HCC will incur. This amount is developed based on an analysis of HCC data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk profile. This Market-wide risk profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants. The total amount shown here includes an estimate for the impact of the High Cost Risk Pool during the experience period.

G. Credibility of Data

The experience period data for HCC is large enough to be fully credible. The results are based 100% on the experience period data.

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 7.50%. Additionally, there is an induced utilization adjustment of 0.04% per year applied to reach the overall trend of 7.53% shown in Table 3 column G. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect HCC's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The significant changes observed in the volume, demographics and morbidity of the ACA population from 2015 to 2018 yields component trends that are not directly applicable for trend analysis. The trend components in Table 3 therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing. Component data was not used in the development of the trend.

A separate regression study was developed by the Company's valuation team to analyze the ACA trend levels of enrolled cohorts of ACA members. The enrollment period covers a significant portion of both 2017 and 2018. The analysis took into consideration seasonality and adjusted for step changes that

were included in the network factors in the two periods. Resulting r-squared levels were compared to determine confidence levels of the resulting regression trends to develop a reasonable range of trend assumptions.

The regression study resulted in a composite trend in line with the requested composite trend of 7.5%. This trend level was also compared to the Highmark group business for reasonability.

I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of HCC data with run-out through February 2019. This data was not used to develop the trend in Table 3.

2. Rate Development & Change

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- The Change in Morbidity adjustment of 1.001 reflects the change in the population mix/claim levels from the experience period to the projection period. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members than the group business with a high prevalence of chronic conditions. This remains a national concern and questions the long-term viability of this guaranteed issue market which adds to the uncertainty of any future claim projections.

Impact of Health Insurance Coverage Mandate Elimination

In accordance with the Department's guidance, the morbidity factor was increased by 6.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate. This deterioration is reflected in the filing by multiplying the original morbidity factor of 0.944 by 1.06 to arrive at a final morbidity factor of 1.001.

- The Change in Demographics adjustment of 1.027 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is a Change in Network adjustment of 0.969.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.990 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

Please see Attachment A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.804. The formula found in Table 5 cell C28 was overwritten because, unlike the average factor found in Table 10 cell K15, the Company's paid-to-allowed factor accounts for the projected enrollment by plan and is dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the manual rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), outside expertise from actuarial consultants, and results from the PA Insurance Department's RATEE analysis. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of \$54.13 PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of \$54.09 PMPM in order to be used in the rate development. The expected risk adjustment receivable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be higher than the statewide average.

The \$54.15 PMPM value in cell C31 of Table 5 equals the \$54.09 PMPM value from Attachment B adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB. Please note that, pursuant to the revised URRT instructions for 2020, the risk adjustment user fee is no longer included here but is now captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 78%. This results in a percentage of 2.3%. The PMPM of \$14.24 is calculated as 2.3% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that HCC is projected to incur in the projected experience period, and are developed from standard expense allocation methods.

The proposed rate development assumes an average broker commission of \$1.90 PMPM for 2020. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 0.88%.

The following is a summary of the Taxes and Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is estimated to be 0.0%.
- Risk Adjustment User Fee is set to \$0.18 PMPM consistent with Federal regulations.
 - o Please note that, pursuant to the revised URRT instructions for 2020, the risk adjustment user fee should be captured in the taxes and fees portion of administrative costs. Table 10, column S thus captures this fee.

The Profit/Contingency for all plans is set to 0%. HCC has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HCC is not waving any right to include a risk and contingency factor which HCC believes is consistent with historical and legal interpretations of HCC and the Pennsylvania Insurance Department.

C. Normalized Market-Adjusted Projected Allowed Total Claims

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

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2020 Calibrated Plan Adjusted Index Rate (PMPM). Cell C72 is populated with the base period allowed charges found in the 2019 plan year rate filing (\$682.94).

Table 9 presents the data elements supporting the calculations in Table 8. The 2019 values are populated using the 2019 filed factors adjusted for the membership mix as of February 1, 2019.

3. Plan Rate Development

Table 10 shows the plan rate development for 2020. This table shows the plans that the Company intends to offer in 2020. The 2020 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C. The table in Attachment C can also be found in the attached spreadsheet. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. HCC's utilization factors are consistent with those used in the Federal Risk Adjustment program. Each plan's factor was then normalized by the average utilization

factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of HCC's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2019 rate of the discontinuing plan to the 2020 rate of the plan to which the member is being mapped.

Columns AG through AP are populated with the February 1, 2019 enrollment by 2020 plan and rating area.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.2 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents HCC's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is (-1.6%).

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

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

C. Network Factors

Please see Table 14 for Highmark's network rating factors. The current factors represent the medical network adjustment factors from the prior approved rate filing. The projected factors are shown in Table 14.

D. Service Area Composition

HCC's offerings are split into two service areas. The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

6. Actuarial Certifications

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

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

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

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

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

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

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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

I certify that the 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.

[REDACTED]

[REDACTED]

[REDACTED]

Date: 07/12/2019

Highmark Choice Company
Individual Market Product Portfolio
Supplemental Exhibits

Attachment A	Change in Morbidity and Change in Other Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculations
Attachment D	Broker Commission Schedule
Attachment E	Demographics Calculation
Attachment F	URRT Average Increase
Attachment G	Milliman Certification

Highmark Choice Company

Individual Market

Attachment A - Change in Morbidity & Change in Other Calculations

Components of 'Change in Morbidity'	2018 Member Distribution	2018 Normalized Allowed PMPM	2020 Member Distribution	2018 Normalized Allowed PMPM	Morbidity Change Relative to Total
<u>Population Source</u>					
HCC ACA	100.0%	\$337.82	74.0%	\$321.95	0.953
Other Highmark			4.0%	\$331.99	0.983
Prior ACA			4.0%	\$234.08	0.693
New-to-Blue			18.0%	\$321.95	0.953
Morbidity Factor	100.0%	\$337.82	100.0%	\$318.84	0.944
Capitation and Dental Dampening Factor					1.000
Dampened Morbidity Factor					0.944
Individual Mandate Load					1.060
Morbidity Factor with Individual Mandate Load					1.001

Components of 'Change in Other'	Factor
CY2018 Demographic Factor	1.853
<u>CY2020 Demographic Factor</u>	<u>1.903</u>
Change in Demographics	1.027
CY2018 Network Factor	1.000
<u>CY2020 Network Factor</u>	<u>0.969</u>
Change in Network	0.969
Change in Benefits	1.000
Change in Other	0.991
URRT and Table 5 'Change in Other'	0.986

Highmark Choice Company

Individual Market

Attachment B - Risk Adjustment Calculation

2020 Total State Development

2020 Calculated Results

Non-
Catastrophic
Pool

Catastrophic
Pool

Composite

Highmark Choice Company

Individual Market

Attachment C - Induced Demand Calculations

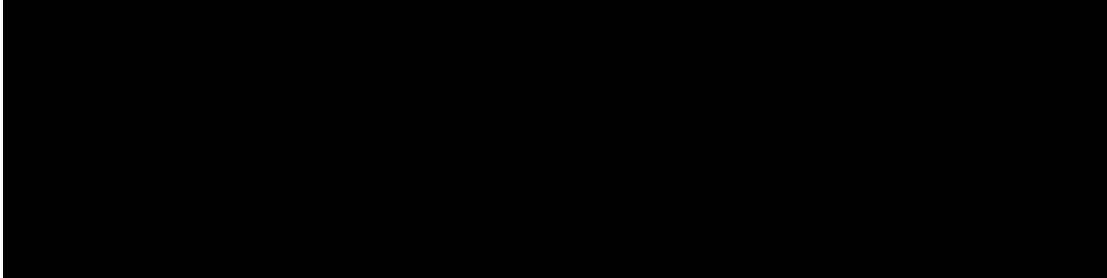
Induced Utilization Exhibit							
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
38949PA0080012	Gold	2,916	\$2,252,672.55	\$1,972,142.19	0.875	0.919	1.050
38949PA0080001	Gold	7,596	\$5,868,072.95	\$5,329,435.31	0.908	0.954	1.050
38949PA0080002	Silver	6,780	\$4,995,209.54	\$4,678,711.08	0.937	0.938	1.002
38949PA0090001	Silver	4,104	\$3,023,648.96	\$2,677,810.68	0.886	0.887	1.002
38949PA0090003	Silver	1,008	\$742,650.62	\$582,844.52	0.785	0.786	1.002
38949PA0080007	Bronze	10,608	\$7,587,877.37	\$5,283,103.18	0.696	0.677	0.972
38949PA0090002	Bronze	372	\$266,090.72	\$184,261.47	0.692	0.673	0.972
38949PA0080011	Bronze	2,376	\$1,699,547.19	\$1,193,490.28	0.702	0.683	0.972
38949PA0080008	Bronze	5,964	\$4,266,035.13	\$2,833,197.30	0.664	0.646	0.972
38949PA0140001	Catastrophic	624	\$410,638.07	\$248,013.02	0.604	0.587	0.972
38949PA0100008	Gold	480	\$289,287.13	\$253,261.55	0.875	0.919	1.050
38949PA0100006	Gold	1,296	\$781,075.24	\$709,379.39	0.908	0.954	1.050
38949PA0100003	Silver	1,224	\$703,530.22	\$658,954.27	0.937	0.938	1.002
38949PA0110001	Silver	708	\$406,943.95	\$360,398.60	0.886	0.887	1.002
38949PA0110003	Silver	144	\$82,768.26	\$64,957.90	0.785	0.786	1.002
38949PA0100001	Bronze	1,812	\$1,011,165.65	\$704,029.89	0.696	0.677	0.972
38949PA0110002	Bronze	60	\$33,482.31	\$23,185.70	0.692	0.673	0.972
38949PA0100007	Bronze	360	\$200,893.84	\$141,075.72	0.702	0.683	0.972
38949PA0100002	Bronze	900	\$502,234.60	\$333,548.52	0.664	0.646	0.972
38949PA0150001	Catastrophic	84	\$43,125.21	\$26,046.33	0.604	0.587	0.972
Total		49,416	\$35,166,950	\$28,257,847	0.804	0.804	1.000

Components of AV & Cost Sharing Factor					
HIOS Plan ID	Metal Level	Paid-to- Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	AV & Cost Sharing Factor
38949PA0080012	Gold	0.875	1.080	1.028	0.919
38949PA0080001	Gold	0.908	1.080	1.028	0.954
38949PA0080002	Silver	0.937	1.030	1.028	0.938
38949PA0090001	Silver	0.886	1.030	1.028	0.887
38949PA0090003	Silver	0.785	1.030	1.028	0.786
38949PA0080007	Bronze	0.696	1.000	1.028	0.677
38949PA0090002	Bronze	0.692	1.000	1.028	0.673
38949PA0080011	Bronze	0.702	1.000	1.028	0.683
38949PA0080008	Bronze	0.664	1.000	1.028	0.646
38949PA0140001	Catastrophic	0.604	1.000	1.028	0.587
38949PA0100008	Gold	0.875	1.080	1.028	0.919
38949PA0100006	Gold	0.908	1.080	1.028	0.954
38949PA0100003	Silver	0.937	1.030	1.028	0.938
38949PA0110001	Silver	0.886	1.030	1.028	0.887
38949PA0110003	Silver	0.785	1.030	1.028	0.786
38949PA0100001	Bronze	0.696	1.000	1.028	0.677
38949PA0110002	Bronze	0.692	1.000	1.028	0.673
38949PA0100007	Bronze	0.702	1.000	1.028	0.683
38949PA0100002	Bronze	0.664	1.000	1.028	0.646
38949PA0150001	Catastrophic	0.604	1.000	1.028	0.587

Highmark Choice Company

Individual Market

Attachment D - Broker Commission Schedule



Highmark Choice Company

Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Age Band	HHS Age Factor	Tobacco Factor
0	0.765	1.000
1	0.765	1.000
2	0.765	1.000
3	0.765	1.000
4	0.765	1.000
5	0.765	1.000
6	0.765	1.000
7	0.765	1.000
8	0.765	1.000
9	0.765	1.000
10	0.765	1.000
11	0.765	1.000
12	0.765	1.000
13	0.765	1.000
14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.025
22	1.000	1.025
23	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32	1.183	1.025
33	1.198	1.025
34	1.214	1.025
35	1.222	1.025
36	1.230	1.025
37	1.238	1.025
38	1.246	1.025
39	1.262	1.025
40	1.278	1.100
41	1.302	1.105
42	1.325	1.112
43	1.357	1.121
44	1.397	1.132
45	1.444	1.145
46	1.500	1.160
47	1.563	1.177
48	1.635	1.196
49	1.706	1.217
50	1.786	1.225
51	1.865	1.225
52	1.952	1.225
53	2.040	1.225
54	2.135	1.225
55	2.230	1.225
56	2.333	1.225
57	2.437	1.225
58	2.548	1.225
59	2.603	1.225
60	2.714	1.225
61	2.810	1.225
62	2.873	1.225
63	2.952	1.225
64	3.000	1.225

Table E.2 - Experience Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.61%	0.00%	0.61%
0.49%	0.00%	0.49%
0.44%	0.00%	0.44%
0.34%	0.00%	0.34%
0.34%	0.00%	0.34%
0.16%	0.00%	0.16%
0.39%	0.00%	0.39%
0.23%	0.00%	0.23%
0.15%	0.00%	0.15%
0.34%	0.00%	0.34%
0.22%	0.00%	0.22%
0.48%	0.00%	0.48%
0.31%	0.00%	0.31%
0.54%	0.00%	0.54%
0.44%	0.00%	0.44%
0.55%	0.00%	0.55%
0.53%	0.00%	0.53%
0.64%	0.00%	0.64%
0.69%	0.00%	0.69%
1.02%	0.00%	1.02%
0.99%	0.05%	1.03%
0.98%	0.00%	0.98%
1.04%	0.01%	1.05%
0.90%	0.02%	0.92%
0.54%	0.00%	0.54%
0.88%	0.03%	0.90%
1.84%	0.18%	2.02%
1.39%	0.18%	1.57%
1.40%	0.14%	1.54%
1.42%	0.12%	1.54%
1.28%	0.18%	1.46%
1.20%	0.14%	1.35%
1.13%	0.11%	1.24%
1.36%	0.15%	1.50%
1.37%	0.10%	1.48%
1.33%	0.13%	1.46%
1.05%	0.12%	1.18%
1.19%	0.12%	1.31%
0.98%	0.27%	1.25%
0.91%	0.19%	1.10%
0.96%	0.16%	1.12%
0.93%	0.05%	0.98%
1.12%	0.12%	1.24%
0.80%	0.15%	0.95%
1.34%	0.08%	1.42%
1.18%	0.02%	1.20%
1.50%	0.08%	1.58%
1.92%	0.09%	2.01%
1.42%	0.13%	1.54%
1.46%	0.15%	1.60%
2.07%	0.17%	2.24%
1.57%	0.06%	1.63%
1.98%	0.10%	2.07%
2.04%	0.20%	2.24%
2.16%	0.09%	2.26%
2.39%	0.17%	2.56%
2.27%	0.40%	2.67%
3.04%	0.16%	3.20%
3.42%	0.22%	3.64%
3.68%	0.19%	3.87%
3.84%	0.30%	4.14%
4.61%	0.23%	4.85%
5.02%	0.18%	5.21%
6.26%	0.29%	6.54%
4.60%	0.29%	4.89%
93.68%	6.32%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Tobacco	Tobacco	Total
0.14%	0.00%	0.14%
0.34%	0.00%	0.34%
0.31%	0.00%	0.31%
0.39%	0.00%	0.39%
0.33%	0.00%	0.33%
0.25%	0.00%	0.25%
0.13%	0.00%	0.13%
0.33%	0.00%	0.33%
0.19%	0.00%	0.19%
0.21%	0.00%	0.21%
0.30%	0.00%	0.30%
0.23%	0.00%	0.23%
0.49%	0.00%	0.49%
0.25%	0.00%	0.25%
0.41%	0.00%	0.41%
0.43%	0.00%	0.43%
0.47%	0.00%	0.47%
0.43%	0.00%	0.43%
0.62%	0.00%	0.62%
0.85%	0.00%	0.85%
1.10%	0.00%	1.10%
1.14%	0.00%	1.14%
1.10%	0.02%	1.12%
0.89%	0.01%	0.90%
0.70%	0.02%	0.72%
0.80%	0.01%	0.81%
1.57%	0.04%	1.61%
1.10%	0.06%	1.16%
1.44%	0.17%	1.61%
1.21%	0.08%	1.28%
1.23%	0.11%	1.33%
1.11%	0.12%	1.23%
1.06%	0.11%	1.17%
0.80%	0.17%	0.98%
1.06%	0.18%	1.24%
1.52%	0.14%	1.66%
1.49%	0.13%	1.62%
0.95%	0.11%	1.06%
1.27%	0.10%	1.36%
1.05%	0.17%	1.22%
1.04%	0.10%	1.14%
1.15%	0.16%	1.32%
1.06%	0.08%	1.14%
1.15%	0.08%	1.23%
1.26%	0.11%	1.37%
1.46%	0.04%	1.50%
1.18%	0.01%	1.19%
1.48%	0.04%	1.52%
2.01%	0.14%	2.15%
1.71%	0.05%	1.76%
1.71%	0.14%	1.84%
2.12%	0.14%	2.26%
1.67%	0.08%	1.74%
2.19%	0.11%	2.29%
2.15%	0.23%	2.38%
2.34%	0.11%	2.45%
2.49%	0.17%	2.66%
2.54%	0.26%	2.80%
3.22%	0.10%	3.32%
3.70%	0.32%	4.02%
4.04%	0.13%	4.18%
4.34%	0.22%	4.56%
5.33%	0.26%	5.59%
6.39%	0.15%	6.54%
7.31%	0.32%	7.62%
94.70%	5.30%	100.00%

Table E.4 - Area Factors

Rating Area	Experience Period		Projection Period	
	Enrollment	Area Factor	Enrollment	Area Factor
1	10.9%	0.970	19.8%	0.970
2	0.0%	0.970	0.0%	0.970
4	89.1%	0.970	80.2%	0.970
5	0.0%	0.970	0.0%	0.970
6	0.0%	1.040	0.0%	1.040
7	0.0%	1.040	0.0%	1.040
9	0.0%	1.020	0.0%	1.020
Total	100.0%	0.970	100.0%	0.970

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.893	1.948	
Average Tobacco Factor	1.009	1.008	
Average Area Factor	0.970	0.970	
Average Demographic Factor	1.853	1.904	
Child Capping Adjustment		1.000	
Adjusted Demographic Factor		1.905	
Capitation Dampening	1.000	0.999	
Final Demographic Factor	1.853	1.903	1.027

Highmark Choice Company

Individual Market

Attachment F - URRT Average Increase

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
38949PA0080001	Renewing	984	984	\$ 783.54	\$ 744.91	-4.93%
38949PA0080002	Renewing	315	315	\$ 774.74	\$ 732.67	-5.43%
38949PA0080004	Terminated	-	-	\$ -	\$ -	0.00%
38949PA0080006	Terminated	-	-	\$ -	\$ -	0.00%
38949PA0080007	Renewing	1,544	1,544	\$ 537.24	\$ 528.81	-1.57%
38949PA0080008	Renewing	451	451	\$ 516.92	\$ 504.41	-2.42%
38949PA0080011	New	-	-	\$ -	\$ -	0.00%
38949PA0080012	New	-	-	\$ -	\$ -	0.00%
38949PA0090001	Renewing	183	183	\$ 738.42	\$ 692.79	-6.18%
38949PA0090002	New	-	-	\$ -	\$ -	0.00%
38949PA0090003	New	-	-	\$ -	\$ -	0.00%
38949PA0100001	Renewing	341	341	\$ 383.70	\$ 412.55	7.52%
38949PA0100002	Renewing	115	115	\$ 369.19	\$ 393.48	6.58%
38949PA0100003	Renewing	121	121	\$ 553.32	\$ 571.63	3.31%
38949PA0100006	Renewing	238	238	\$ 559.61	\$ 581.15	3.85%
38949PA0100007	New	-	-	\$ -	\$ -	0.00%
38949PA0100008	New	-	-	\$ -	\$ -	0.00%
38949PA0110001	Renewing	56	56	\$ 527.38	\$ 540.46	2.48%
38949PA0110002	New	-	-	\$ -	\$ -	0.00%
38949PA0110003	New	-	-	\$ -	\$ -	0.00%
38949PA0140001	New	-	-	\$ -	\$ -	0.00%
38949PA0150001	New	-	-	\$ -	\$ -	0.00%
Total		4,348	4,348	\$ 601.60	\$ 588.36	-2.20%



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ACTUARIAL MEMORANDUM

Highmark Choice Company

Individual Rate Filing - January 1, 2020

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Choice Company ("HCC") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2020. The rates are guaranteed until December 31, 2020.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. It is in compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
3. The rating factors and rating methodology are reasonable and consistent with HCC's business plan at the time of the filing.

[REDACTED]

May 17, 2019

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	HCC		
Product(s):	HMO		
Market Segment:	Individual		
Rate Effective Date:	01/01/2020	to	12/31/2020
Base Period Start Date	01/01/2018	to	12/31/2018
Date of Most Recent Membership	02/01/2019		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age	45.2	45.7	46.5
Total	61,551	4,917	49,416
<18	4,441	284	2,778
18-24	3,841	312	3,188
25-29	4,664	346	3,198
30-34	4,328	295	2,943
35-39	3,878	339	3,416
40-44	3,508	305	3,060
45-49	4,883	399	4,018
50-54	6,425	511	5,200
55-59	9,811	737	7,537
60-63	12,763	1,019	10,310
64+	3,009	370	3,767

*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
\$ 35,889,790.19	\$ 30,373,212.26	\$ 31,583,783.81	61,551	\$ 8,370,125.20	\$ 39,953,909.01	\$ -	\$ (1,548,623.16)	\$ 20,927.34	\$ -	\$ 4,906,607.84
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 624.30
Loss Ratio										73.67%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.50%	2.87%	0.04%	7.54%	21.65%
Outpatient Hospital	4.50%	2.87%	0.04%	7.54%	26.66%
Professional	4.50%	2.87%	0.04%	7.54%	21.86%
Other Medical	4.50%	2.87%	0.04%	7.54%	3.12%
Capitation				-25.51%	0.05%
Prescription Drugs	4.50%	2.87%	0.04%	7.54%	26.66%
Total Annual Trend				7.53%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.156	

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

** Should = URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15	\$ 1,021,433.49	\$ 135,551.14	1.0000	\$ 135,551.14	304	\$ 445.89	\$ 373,243.03	\$ (2,501.84)	\$ 185,228.63	\$ 609.30
Feb-15		\$ 63,584.97	1.0000	\$ 63,584.97	298	\$ 213.37		\$ (2,278.13)	\$ 87,902.93	\$ 294.98
Mar-15		\$ 153,167.44	1.0000	\$ 153,167.44	293	\$ 522.76		\$ (2,317.91)	\$ 186,720.49	\$ 637.27
Apr-15		\$ 109,843.94	1.0000	\$ 109,843.94	291	\$ 377.47		\$ (2,423.91)	\$ 148,269.74	\$ 509.52
May-15		\$ 175,330.78	1.0000	\$ 175,330.78	285	\$ 615.20		\$ (2,568.14)	\$ 210,638.04	\$ 739.08
Jun-15		\$ 84,419.22	1.0000	\$ 84,419.22	277	\$ 304.76		\$ (2,947.90)	\$ 113,835.13	\$ 410.96
Jul-15		\$ 225,745.65	1.0000	\$ 225,745.65	272	\$ 829.95		\$ (2,814.12)	\$ 250,635.32	\$ 921.45
Aug-15		\$ 87,833.86	1.0000	\$ 87,833.86	272	\$ 322.92		\$ (2,722.09)	\$ 112,439.93	\$ 413.38
Sep-15		\$ 121,133.81	1.0000	\$ 121,133.81	264	\$ 458.84		\$ (2,510.41)	\$ 144,097.20	\$ 545.82
Oct-15		\$ 121,312.84	1.0000	\$ 121,312.84	266	\$ 456.06		\$ (2,637.71)	\$ 145,314.70	\$ 546.30
Nov-15		\$ 84,653.61	1.0000	\$ 84,653.61	249	\$ 339.97		\$ (2,396.29)	\$ 103,746.88	\$ 416.65
Dec-15		\$ 69,015.89	1.0000	\$ 69,015.89	243	\$ 284.02		\$ (2,174.56)	\$ 85,714.20	\$ 352.73
Jan-16	\$ 1,130,927.87	\$ 144,839.96	1.0000	\$ 144,839.96	267	\$ 542.47	\$ 362,296.91	\$ (3,793.16)	\$ 183,969.38	\$ 689.02
Feb-16		\$ 150,490.02	1.0000	\$ 150,490.02	279	\$ 539.39		\$ (4,414.81)	\$ 191,095.66	\$ 684.93
Mar-16		\$ 106,150.39	1.0000	\$ 106,150.39	278	\$ 381.84		\$ (5,065.13)	\$ 131,135.24	\$ 471.71
Apr-16		\$ 97,467.45	1.0000	\$ 97,468.27	270	\$ 360.99		\$ (4,300.49)	\$ 123,549.35	\$ 457.59
May-16		\$ 133,375.16	1.0000	\$ 133,379.26	269	\$ 495.83		\$ (3,949.61)	\$ 169,847.68	\$ 631.40
Jun-16		\$ 162,901.95	1.0000	\$ 162,908.20	269	\$ 605.61		\$ (4,977.58)	\$ 198,305.62	\$ 737.20
Jul-16		\$ 98,490.92	0.9999	\$ 98,500.76	263	\$ 374.53		\$ (3,306.26)	\$ 114,882.32	\$ 436.81
Aug-16		\$ 119,222.47	0.9999	\$ 119,239.77	264	\$ 451.67		\$ (5,802.14)	\$ 139,380.86	\$ 527.96
Sep-16		\$ 93,522.71	0.9999	\$ 93,536.21	262	\$ 357.01		\$ (3,935.32)	\$ 112,148.19	\$ 428.05
Oct-16		\$ 108,610.56	0.9999	\$ 108,626.58	257	\$ 422.67		\$ (3,899.79)	\$ 128,534.76	\$ 500.14
Nov-16		\$ 119,301.55	0.9998	\$ 119,321.02	258	\$ 462.48		\$ (5,660.16)	\$ 134,926.17	\$ 522.97
Dec-16		\$ 114,892.43	0.9998	\$ 114,919.94	246	\$ 467.15		\$ (5,309.56)	\$ 129,488.05	\$ 526.37
Jan-17	\$ 1,069,150.29	\$ 73,241.22	0.9997	\$ 73,264.93	144	\$ 508.78	\$ 262,045.88	\$ (5,795.51)	\$ 94,987.59	\$ 659.64
Feb-17		\$ 96,379.35	0.9994	\$ 96,436.98	127	\$ 759.35		\$ (6,430.62)	\$ 116,063.75	\$ 913.89
Mar-17		\$ 127,547.20	0.9994	\$ 127,622.17	124	\$ 1,029.21		\$ (6,496.40)	\$ 163,486.19	\$ 1,318.44
Apr-17		\$ 104,309.84	0.9991	\$ 104,403.80	120	\$ 870.03		\$ (3,872.90)	\$ 118,515.01	\$ 987.63
May-17		\$ 196,206.63	0.9987	\$ 196,546.67	118	\$ 1,665.65		\$ (6,346.57)	\$ 223,049.28	\$ 1,890.25
Jun-17		\$ 115,967.38	0.9986	\$ 116,133.44	116	\$ 1,001.15		\$ (5,649.41)	\$ 126,385.26	\$ 1,089.53
Jul-17		\$ 159,929.86	0.9982	\$ 160,225.94	116	\$ 1,381.26		\$ (4,915.85)	\$ 181,278.21	\$ 1,562.74
Aug-17		\$ 151,124.27	0.9977	\$ 151,471.33	121	\$ 1,251.83		\$ (5,699.20)	\$ 162,711.33	\$ 1,344.72
Sep-17		\$ 196,015.08	0.9973	\$ 196,545.30	118	\$ 1,665.64		\$ (2,866.41)	\$ 206,099.03	\$ 1,746.60
Oct-17		\$ 170,059.58	0.9965	\$ 170,649.58	115	\$ 1,483.91		\$ (4,932.41)	\$ 180,340.85	\$ 1,568.18
Nov-17		\$ 162,145.77	0.9958	\$ 162,821.99	117	\$ 1,391.64		\$ (5,728.05)	\$ 168,173.60	\$ 1,437.38
Dec-17		\$ 147,436.82	0.9955	\$ 148,099.54	113	\$ 1,310.62		\$ (5,038.05)	\$ 161,405.98	\$ 1,428.37
Jan-18	\$ 35,889,790.19	\$ 2,395,444.45	0.9948	\$ 2,408,068.22	5,108	\$ 471.43	\$ 8,327,524.51	\$ (99,093.34)	\$ 3,324,782.16	\$ 650.90
Feb-18		\$ 2,210,194.86	0.9931	\$ 2,225,613.20	5,401	\$ 412.07		\$ (113,791.48)	\$ 3,026,386.34	\$ 560.34
Mar-18		\$ 2,484,595.90	0.9907	\$ 2,507,801.78	5,454	\$ 459.81		\$ (129,786.19)	\$ 3,231,667.71	\$ 592.53
Apr-18		\$ 2,616,128.69	0.9911	\$ 2,639,505.94	5,392	\$ 489.52		\$ (133,079.45)	\$ 3,255,004.17	\$ 603.67
May-18		\$ 2,606,349.39	0.9878	\$ 2,638,512.97	5,269	\$ 500.76		\$ (150,328.65)	\$ 3,230,588.17	\$ 613.13
Jun-18		\$ 2,619,847.77	0.9859	\$ 2,657,343.23	5,182	\$ 512.80		\$ (143,263.63)	\$ 3,181,677.89	\$ 613.99
Jul-18		\$ 2,746,877.14	0.9777	\$ 2,809,560.62	5,150	\$ 545.55		\$ (163,870.72)	\$ 3,251,150.52	\$ 631.29
Aug-18		\$ 3,112,760.08	0.9559	\$ 3,256,233.29	5,092	\$ 639.48		\$ (157,366.04)	\$ 3,759,712.91	\$ 738.36
Sep-18		\$ 2,174,698.06	0.9527	\$ 2,282,692.51	5,002	\$ 456.36		\$ (106,204.67)	\$ 2,674,236.58	\$ 534.63
Oct-18		\$ 2,723,441.45	0.9272	\$ 2,937,297.74	4,902	\$ 599.20		\$ (120,931.14)	\$ 3,396,494.10	\$ 692.88
Nov-18		\$ 2,372,243.18	0.9234	\$ 2,568,943.31	4,853	\$ 529.35		\$ (115,511.13)	\$ 3,002,488.69	\$ 618.69
Dec-18		\$ 2,310,631.62	0.8703	\$ 2,655,085.98	4,746	\$ 559.44		\$ (115,396.71)	\$ 3,031,370.88	\$ 638.72

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: HCC
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 01/01/2020

Table 2b. Manual Experience Period Claims and Premiums

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

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

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

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

Table 4b. Historical Manual Experience

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

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II

Rate Development and Change

Carrier Name:	HCC
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	01/01/2020

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	\$ 624.30	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period
Two year trend projection Factor	1.156	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 721.85	\$ -	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity	1.001	1.000	<- See URRT Instructions
Change in Other	0.986	1.000	
Change in Demographics	1.027	1.000	<- See URRT Instructions
Change in Network	0.969	1.000	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	0.991	1.000	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 712.45	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 712.45	
Development of the Market-Adjusted Index Rate and Total Allowed Claims			<- Projected Index Rate
Adjusted Projected Allowed EHB Claims PMPM	\$ 712.45		<- 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	0.804		
Projected Paid EHB Claims PMPM	\$ 572.48		
<u>Market-wide Adjustments</u>			
Projected Risk Adjustment PMPM	\$ 54.15		
Projected Paid Exchange User Fees PMPM	\$ 14.24		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 532.57		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 662.78		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 532.57		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 662.78		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	12.44%	\$75.67
General and Claims	10.93%	\$66.47
Agent/Broker Fees and Commissions	0.31%	\$1.90
Quality Improvement Initiatives	1.20%	\$7.30
Taxes and Fees	0.03%	\$0.18
RA User Fee	0.03%	\$0.18
PA Premium Tax (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	12.47%	\$75.86
Projected Required Revenue PMPM	\$ 608.42	

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 317.34	\$ 310.15	-\$7.19	-2.3%
B. Base period allowed claims before normalization	\$ 682.94	\$ 624.30	-\$58.64	-18.5%
C. Normalization factor component of change	\$ (318.86)	\$ (295.20)	\$23.66	7.5%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 364.08	\$ 329.10	\$ (34.98)	-11.0%
D2. URRT Trend	\$ 57.35	\$ 51.42	\$ (5.93)	-1.9%
D3. URRT Morbidity	\$ 25.29	\$ 0.19	\$ (25.09)	-7.9%
D4. URRT Other	\$ (23.62)	\$ (5.15)	\$ 18.47	5.8%
D5. Normalized URRT RA/RI on an allowed basis	\$ (53.38)	\$ (35.52)	\$ 17.85	5.6%
D6. Normalized Exchange User Fee on an allowed basis	\$ 8.09	\$ 9.34	\$ 1.25	0.4%
D7. Subtotal - Sum(D1:D6)	\$ 377.81	\$ 349.39	\$ (28.42)	-9.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ (15.20)	\$ (15.20)	-4.8%
E2. Pricing AV	\$ -106.7932177	\$ (70.75)	\$ 36.04	11.4%
E3. Benefit Richness	\$ 7.45	\$ 7.24	\$ (0.21)	-0.1%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (99.35)	\$ (78.71)	\$ 20.63	6.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 31.81	\$ 38.58	\$ 6.76	2.1%
F2. Taxes and Fees	\$ 0.08	\$ 0.09	\$ 0.01	0.0%
F3. Profit and/or Contingency	\$ 0.00	\$ -	\$ (0.00)	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 31.89	\$ 38.67	\$ 6.77	2.1%
G. Change in Miscellaneous Items	\$ 7.00	\$ 0.80	\$ (6.20)	-2.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 317.35	\$ 310.14	\$ (7.21)	-2.3%

nce Period

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 624.30	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 35,889,790.19	
Blended Loss Ratio	73.67%	

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

Effective Date	01/01/2020	04/01/2020	07/01/2020	10/01/2020	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 712.45	\$ 712.45	\$ 712.45	\$ 712.45	\$ 712.45
Months of Trend	-	3	6	9	
Annual Trend	7.53%	7.53%	7.53%	7.53%	
Single Risk Pool Projected Allowed Claims	\$ 712.45	\$ 725.50	\$ 738.78	\$ 752.32	\$ -
Quarterly Trend Factor	100.0%	101.8%	103.7%	105.6%	0.0%
2020 Trend Factors by Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.919	1.948
Average Geographic Factor	0.970	0.970
Average Tobacco Factor	1.010	1.008
Average Benefit Richness (induced demand)	1.027	1.028
Average Network Factor	0.972	0.969
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 708.69	\$ 662.78
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 377.81	\$ 349.39

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

	2019	2020	
Paid-to-Allowed	0.760	0.804	
URRT Trend (Total Applied Trend Factor)	1.158	1.156	<- URRT W1, S2
URRT Morbidity	1.060	1.001	<- URRT W1, S2
URRT "Other"	0.947	0.986	<- URRT W1, S2
Risk Adjustment	\$ (76.11)	\$ (54.15)	<- URRT W1, S3
Exchange User Fee	\$ 11.53	\$ 14.24	<- URRT W1, S3
Capitation	\$ -	\$ 0.20	<- URRT W1, S2
Network	1.000	0.956	
Pricing AV	0.717	0.788	<- For 2019 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.027	1.027	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.02%	12.44%	
Taxes and Fees	0.03%	0.03%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	HCC
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	01/01/2020
Base Period Start Date	01/01/2018
Date of Most Recent Membership	02/01/2019
Market Adjusted Index Rate	\$ 662.78

45 CFR Part 156.8 (d) (2) Allowable Factors																
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020	1/1/2020 Plan HIOS Plan ID (f 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium

Totals	0.698				0.788		0.999	1.000	0.988	1.000	1.030	\$	517.05
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Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	38949PA0080001	HMO	my Direct Blue HMO Gold 1000 - 2 Free PCP Visits	M		Gold	0.811	Approach (1)	On/Off	0.908	1.050	1.000	1.032	1.000	1.000	\$652.70
Plan 2	38949PA0080002	HMO	my Direct Blue HMO Silver 2400 - 2 Free PCP Visits	M		Silver	0.72	Approach (1)	On/Off	0.781	1.002	1.000	1.032	1.000	1.200	\$641.96
Plan 3	38949PA0080007	HMO	my Direct Blue HMO Bronze 4000	M		Bronze	0.649	Approach (1)	On/Off	0.696	0.972	1.000	1.032	1.000	1.000	\$463.31
Plan 4	38949PA0080008	HMO	my Direct Blue HMO Bronze 7900	M		Bronze	0.599	Approach (1)	On/Off	0.664	0.972	1.000	1.032	1.000	1.000	\$441.93
Plan 5	38949PA0080009	HMO	my Direct Blue HMO Silver 0	DM	38949PA0080002	Silver	0.72	Approach (1)	On/Off	0.781	1.002	1.000	1.032	1.000	1.200	\$641.96
Plan 6	38949PA0080010	HMO	my Direct Blue HMO Silver 3500 - 2 Free PCP Visits	DM		Silver	0.719	Standard AV	Off	0.785	1.002	1.000	1.032	1.000	1.000	\$537.91
Plan 7	38949PA0080011	EPO		N	38949PA0090003	Bronze	0.648	Approach (1)	On/Off	0.702	0.972	1.000	1.032	1.000	1.000	\$467.29
Plan 8	38949PA0080012	EPO		N		Gold	0.78	Approach (1)	On/Off	0.875	1.050	1.000	1.032	1.000	1.000	\$629.17
Plan 9	38949PA0090001	HMO	my Direct Blue HMO Silver 4450 HSA	M		Silver	0.66	Approach (1)	On/Off	0.738	1.002	1.000	1.032	1.000	1.200	\$607.00
Plan 10	38949PA0090002	EPO		N		Bronze	0.625	Standard AV	Off	0.692	0.972	1.000	1.032	1.000	1.000	\$460.79
Plan 11	38949PA0100001	HMO	my Direct Blue Erie HMO Bronze 4000	M		Bronze	0.649	Approach (1)	On/Off	0.696	0.972	1.000	0.805	1.000	1.000	\$361.45
Plan 12	38949PA0100002	HMO	my Direct Blue Erie HMO Bronze 7900	M		Bronze	0.599	Approach (1)	On/Off	0.664	0.972	1.000	0.805	1.000	1.000	\$344.77
Plan 13	38949PA0100003	HMO	my Direct Blue Erie HMO Silver 2400 - 2 Free PCP Visits	M		Silver	0.72	Approach (1)	On/Off	0.781	1.002	1.000	0.805	1.000	1.200	\$500.83
Plan 14	38949PA0100004	HMO	my Direct Blue Erie HMO Silver 0	DM	38949PA0100003	Silver	0.72	Approach (1)	On/Off	0.781	1.002	1.000	0.805	1.000	1.200	\$500.83
Plan 15	38949PA0100005	HMO	my Direct Blue Erie HMO Silver 3500 - 2 Free PCP Visits	DM	38949PA0110003	Silver	0.719	Standard AV	Off	0.785	1.002	1.000	0.805	1.000	1.000	\$419.65
Plan 16	38949PA0100006	HMO	my Direct Blue Erie HMO Gold 1000 - 2 Free PCP Visits	M		Gold	0.811	Approach (1)	On/Off	0.908	1.050	1.000	0.805	1.000	1.000	\$509.20
Plan 17	38949PA0100007	EPO		N		Bronze	0.648	Approach (1)	On/Off	0.702	0.972	1.000	0.805	1.000	1.000	\$364.56
Plan 18	38949PA0100008	EPO		N		Gold	0.78	Approach (1)	On/Off	0.875	1.050	1.000	0.805	1.000	1.000	\$490.84
Plan 19	38949PA0110001	HMO	my Direct Blue Erie HMO Silver 4450 HSA	M		Silver	0.66	Approach (1)	On/Off	0.738	1.002	1.000	0.805	1.000	1.200	\$473.55
Plan 20	38949PA0110002	EPO		N		Bronze	0.625	Standard AV	Off	0.692	0.972	1.000	0.805	1.000	1.000	\$359.49
Plan 21	38949PA0140001	EPO		N		Catastrophic	0.575	Standard AV	On/Off	0.604	0.972	1.000	1.032	0.920	1.000	\$369.75
Plan 22	38949PA0150001	EPO		N		Catastrophic	0.575	Standard AV	On/Off	0.604	0.972	1.000	0.805	0.920	1.000	\$288.46

Total Covered Lives @ 02-01-2019	4,917
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Total Covered Lives Mapped into 2020 Plans @ 02-01-2019	Total Policyholders @ 02-01-2019
4.917	3.768

-	-
984	721
315	264
1,544	1,205
451	355
39	33
428	313
-	-
-	-
183	146
-	-
341	259
115	88
121	98
35	30
67	47
238	168
-	-
-	-
56	41
-	-
-	-
-	-

2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM
\$ 317.34	\$ 310.15

N/A	N/A
\$ 411.80	\$ 391.51
\$ 407.17	\$ 385.08
\$ 282.35	\$ 277.91
\$ 271.67	\$ 265.09
\$ 432.99	\$ 385.08
\$ 331.82	\$ 322.66
\$ -	\$ 280.30
\$ -	\$ 377.40
\$ 388.08	\$ 364.10
\$ -	\$ 276.40
\$ 201.66	\$ 216.81
\$ 194.03	\$ 206.81
\$ 290.80	\$ 300.42
\$ 309.25	\$ 300.42
\$ 236.99	\$ 251.72
\$ 294.11	\$ 305.44
\$ -	\$ 218.67
\$ -	\$ 294.43
\$ 277.17	\$ 284.05
\$ -	\$ 215.63
\$ -	\$ 221.79
\$ -	\$ 173.03

Proposed Rate Change Compared to Prior 12 months

N/A
-4.9%
-5.4%
-1.6%
-2.4%
-11.1%
-2.8%
0.0%
0.0%
-6.2%
0.0%
7.5%
6.6%
3.3%
-2.9%
6.2%
3.9%
0.0%
0.0%
2.5%
0.0%
0.0%
0.0%

% of Total Covered Lives

N/A
20.0%
6.4%
31.4%
9.2%
0.8%
8.7%
0.0%
0.0%
3.7%
0.0%
6.9%
2.3%
2.5%
0.7%
1.4%
4.8%
0.0%
0.0%
1.1%
0.0%
0.0%
0.0%

02-01-2019 Number of Covered Lives by Rating Area										2020 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total	
973	-	-	3,944	-	-	-	-	-	4,917	

[illegible]

PA Rate Template Part IV A - Individual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: HCC
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 01/01/2020

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2019 Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2020, 1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or Off

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

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2019 Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2020, 1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or Off. Rows include Plan 1 through Plan 22.

Table with 10 columns: 2019 21-year-old, Non-Tobacco Premium PMPM. Rows include Plan 1 through Plan 22 and a Totals row.

Table with 10 columns: 2019 21-year-old, Non-Tobacco Premium PMPM. Rows include Plan 1 through Plan 22 and a Totals row.

2020 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 249.28	\$ -	\$ -	\$ 313.56	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 300.84

\$ 379.77	\$ -	\$ -	\$ 379.77	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 379.77
\$ 373.52	\$ -	\$ -	\$ 373.52	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 373.52
\$ 269.57	\$ -	\$ -	\$ 269.57	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 269.57
\$ 257.13	\$ -	\$ -	\$ 257.13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 257.13
\$ 373.52	\$ -	\$ -	\$ 373.52	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 373.52
\$ 312.98	\$ -	\$ -	\$ 312.98	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 312.98
\$ 271.89	\$ -	\$ -	\$ 271.89	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 271.89
\$ 366.08	\$ -	\$ -	\$ 366.08	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 366.08
\$ 353.18	\$ -	\$ -	\$ 353.18	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 353.18
\$ 268.11	\$ -	\$ -	\$ 268.11	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 268.11
\$ 210.31	\$ -	\$ -	\$ 210.31	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 210.31
\$ 200.60	\$ -	\$ -	\$ 200.60	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 200.60
\$ 291.40	\$ -	\$ -	\$ 291.40	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 291.40
\$ 291.40	\$ -	\$ -	\$ 291.40	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 291.40
\$ 244.17	\$ -	\$ -	\$ 244.17	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 244.17
\$ 296.27	\$ -	\$ -	\$ 296.27	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 296.27
\$ 212.11	\$ -	\$ -	\$ 212.11	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 212.11
\$ 285.59	\$ -	\$ -	\$ 285.59	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 285.59
\$ 275.53	\$ -	\$ -	\$ 275.53	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 275.53
\$ 209.17	\$ -	\$ -	\$ 209.17	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 209.17
\$ 215.13	\$ -	\$ -	\$ 215.13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 215.13
\$ 167.84	\$ -	\$ -	\$ 167.84	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 167.84

Change in 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
5.2%	0.0%	0.0%	-3.3%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.6%

-4.9%			-4.9%					-4.9%
-5.4%			-5.4%					-5.4%
-1.6%			-1.6%					-1.6%
-2.4%			-2.4%					-2.4%
-11.1%			-11.1%					-11.1%
-2.8%			-2.8%					-2.8%
-6.2%			-6.2%					-6.2%
7.5%			7.5%					7.5%
6.6%			6.6%					6.6%
3.3%			3.3%					3.3%
-2.9%			-2.9%					-2.9%
6.2%			6.2%					6.2%
3.9%			3.9%					3.9%
2.5%			2.5%					2.5%

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	HCC
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	01/01/2020

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	1.100
15	0.833			41	1.302	1.105
16	0.859			42	1.325	1.112
17	0.885			43	1.357	1.121
18	0.913	1.000		44	1.397	1.132
19	0.941	1.000		45	1.444	1.145
20	0.970	1.000		46	1.500	1.160
21	1.000	1.025		47	1.563	1.177
22	1.000	1.025		48	1.635	1.196
23	1.000	1.025		49	1.706	1.217
24	1.000	1.025		50	1.786	1.225
25	1.004	1.025		51	1.865	1.225
26	1.024	1.025		52	1.952	1.225
27	1.048	1.025		53	2.040	1.225
28	1.087	1.025		54	2.135	1.225
29	1.119	1.025		55	2.230	1.225
30	1.135	1.025		56	2.333	1.225
31	1.159	1.025		57	2.437	1.225
32	1.183	1.025		58	2.548	1.225
33	1.198	1.025		59	2.603	1.225
34	1.214	1.025		60	2.714	1.225
35	1.222	1.025		61	2.810	1.225
36	1.230	1.025		62	2.873	1.225
37	1.238	1.025		63	2.952	1.225
38	1.246	1.025		64+	3.000	1.225
39	1.262	1.025				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie	0.970	0.970
Rating Area 2			
Rating Area 3			
Rating Area 4	Allegheny, Fayette, Greene, Washington, Westmoreland	0.970	0.970
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

Company Name:	Highmark Choice Company
Market:	Individual
Product:	HMO
Effective Date of Rates:	January 1, 2020

Ending date of Rates: December 31, 2020

HIOS Plan ID (On Exchange)=>	38949PA0080012		38949PA0080001		38949PA0080002		38949PA0090001		N/A	
HIOS Plan ID (Off Exchange)=>	38949PA0080012		38949PA0080001		38949PA0080002		38949PA0090001		38949PA0090003	
Plan Marketing Name =>	my Direct Blue HMO Gold 0 - 2 Free PCP		my Direct Blue HMO Gold 800 - 2 Free PCP		my Direct Blue HMO Silver 2900 - 2 Free		my Direct Blue HMO Silver 3950 HSA		my Direct Blue HMO Silver 1750 HSA	
Form # =>	DB/HMO/HCC/DP-2		DB/HMO/HCC/DP-2		DB/HMO/HCC/DP-2		DB/HMO/HDHP/HCC/DP-2		DB/HMO/HDHP/HCC/DP-2	
Rating Area =>	Area 4		Area 4		Area 4		Area 4		Area 4	
Network =>	Z		Z		Z		Z		Z	
Metal =>	Gold		Gold		Silver		Silver		Silver	
Deductible =>	0		800		2900		3950		1750	
Coinsurance =>	60%		80%		70%		90%		70%	
Copays =>	\$0 (Visits 1-2); then \$25 PCP		\$0 (Visits 1-2); then \$20 PCP		\$0 (Visits 1-2); then \$40 PCP		\$50 after Ded. PCP		N/A	
OOP Maximum =>	7500		6000		7800		6750		6750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$280.05	\$280.05	\$290.52	\$290.52	\$285.74	\$285.74	\$270.18	\$270.18	\$239.43	\$239.43
15	\$304.94	\$304.94	\$316.35	\$316.35	\$311.14	\$311.14	\$294.20	\$294.20	\$260.71	\$260.71
16	\$314.46	\$314.46	\$326.22	\$326.22	\$320.85	\$320.85	\$303.38	\$303.38	\$268.85	\$268.85
17	\$323.98	\$323.98	\$336.10	\$336.10	\$330.57	\$330.57	\$312.56	\$312.56	\$276.99	\$276.99
18	\$334.23	\$334.23	\$346.73	\$346.73	\$341.02	\$341.02	\$322.45	\$322.45	\$285.75	\$285.75
19	\$344.48	\$344.48	\$357.36	\$357.36	\$351.48	\$351.48	\$332.34	\$332.34	\$294.51	\$294.51
20	\$355.10	\$355.10	\$368.38	\$368.38	\$362.31	\$362.31	\$342.58	\$342.58	\$303.59	\$303.59
21	\$366.08	\$375.23	\$379.77	\$389.26	\$373.52	\$382.86	\$353.18	\$362.01	\$312.98	\$320.80
22	\$366.08	\$375.23	\$379.77	\$389.26	\$373.52	\$382.86	\$353.18	\$362.01	\$312.98	\$320.80
23	\$366.08	\$375.23	\$379.77	\$389.26	\$373.52	\$382.86	\$353.18	\$362.01	\$312.98	\$320.80
24	\$366.08	\$375.23	\$379.77	\$389.26	\$373.52	\$382.86	\$353.18	\$362.01	\$312.98	\$320.80
25	\$367.54	\$376.73	\$381.29	\$390.82	\$375.01	\$384.39	\$354.59	\$363.45	\$314.23	\$322.09
26	\$374.87	\$384.24	\$388.88	\$398.60	\$382.48	\$392.04	\$361.66	\$370.70	\$320.49	\$328.50
27	\$383.65	\$393.24	\$398.00	\$407.95	\$391.45	\$401.24	\$370.13	\$379.38	\$328.00	\$336.20
28	\$397.93	\$407.88	\$412.81	\$423.13	\$406.02	\$416.17	\$383.91	\$393.51	\$340.21	\$348.72
29	\$409.64	\$419.88	\$424.96	\$435.58	\$417.97	\$428.42	\$395.21	\$405.09	\$350.22	\$358.98
30	\$415.50	\$425.89	\$431.04	\$441.82	\$423.95	\$434.55	\$400.86	\$410.88	\$355.23	\$364.11
31	\$424.29	\$434.90	\$440.15	\$451.15	\$432.91	\$443.73	\$409.34	\$419.57	\$362.74	\$371.81
32	\$433.07	\$443.90	\$449.27	\$460.50	\$441.87	\$452.92	\$417.81	\$428.26	\$370.26	\$379.52
33	\$438.56	\$449.52	\$454.96	\$466.33	\$447.48	\$458.67	\$423.11	\$433.69	\$374.95	\$384.32
34	\$444.42	\$455.53	\$461.04	\$472.57	\$453.45	\$464.79	\$428.76	\$439.48	\$379.96	\$389.46
35	\$447.35	\$458.53	\$464.08	\$475.68	\$456.44	\$467.85	\$431.59	\$442.38	\$382.46	\$392.02
36	\$450.28	\$461.54	\$467.12	\$478.80	\$459.43	\$470.92	\$434.41	\$445.27	\$384.97	\$394.59
37	\$453.21	\$464.54	\$470.16	\$481.91	\$462.42	\$473.98	\$437.24	\$448.17	\$387.47	\$397.16
38	\$456.14	\$467.54	\$473.19	\$485.02	\$465.41	\$477.05	\$440.06	\$451.06	\$389.97	\$399.72
39	\$461.99	\$473.54	\$479.27	\$491.25	\$471.38	\$483.16	\$445.71	\$456.85	\$394.98	\$404.85
40	\$467.85	\$514.64	\$485.35	\$533.89	\$477.36	\$525.10	\$451.36	\$496.50	\$399.99	\$439.99
41	\$476.64	\$526.69	\$494.46	\$546.38	\$486.32	\$537.38	\$459.84	\$508.12	\$407.50	\$450.29
42	\$485.06	\$539.39	\$503.20	\$559.56	\$494.91	\$550.34	\$467.96	\$520.37	\$414.70	\$461.15
43	\$496.77	\$556.88	\$515.35	\$577.71	\$506.87	\$568.20	\$479.27	\$537.26	\$424.71	\$476.10
44	\$511.41	\$578.92	\$530.54	\$600.57	\$521.81	\$590.69	\$493.39	\$558.52	\$437.23	\$494.94
45	\$528.62	\$605.27	\$548.39	\$627.91	\$539.36	\$617.57	\$509.99	\$583.94	\$451.94	\$517.47
46	\$549.12	\$636.98	\$569.66	\$660.81	\$560.28	\$649.92	\$529.77	\$614.53	\$469.47	\$544.59
47	\$572.18	\$673.46	\$593.58	\$698.64	\$583.81	\$687.14	\$552.02	\$649.73	\$489.19	\$575.78
48	\$598.54	\$715.85	\$620.92	\$742.62	\$610.71	\$730.41	\$577.45	\$690.63	\$511.72	\$612.02
49	\$624.53	\$760.05	\$647.89	\$788.48	\$637.23	\$775.51	\$602.53	\$733.28	\$533.94	\$649.80
50	\$653.82	\$800.93	\$678.27	\$830.88	\$667.11	\$817.21	\$630.78	\$772.71	\$558.98	\$684.75
51	\$682.74	\$836.36	\$708.27	\$867.63	\$696.61	\$853.35	\$658.68	\$806.88	\$583.71	\$715.04
52	\$714.59	\$875.37	\$741.31	\$908.10	\$729.11	\$893.16	\$689.41	\$844.53	\$610.94	\$748.40
53	\$746.80	\$914.83	\$774.73	\$949.04	\$761.98	\$933.43	\$720.49	\$882.60	\$638.48	\$782.14
54	\$781.58	\$957.44	\$810.81	\$993.24	\$797.47	\$976.90	\$754.04	\$923.70	\$668.21	\$818.56
55	\$816.36	\$1,000.04	\$846.89	\$1,037.44	\$832.95	\$1,020.36	\$787.59	\$964.80	\$697.95	\$854.99
56	\$854.06	\$1,046.22	\$886.00	\$1,085.35	\$871.42	\$1,067.49	\$823.97	\$1,009.36	\$730.18	\$894.47
57	\$892.14	\$1,092.87	\$925.50	\$1,133.74	\$910.27	\$1,115.08	\$860.70	\$1,054.36	\$762.73	\$934.34
58	\$932.77	\$1,142.64	\$967.65	\$1,185.37	\$951.73	\$1,165.87	\$899.90	\$1,102.38	\$797.47	\$976.90
59	\$952.91	\$1,167.31	\$988.54	\$1,210.96	\$972.27	\$1,191.03	\$919.33	\$1,126.18	\$814.69	\$998.00
60	\$993.54	\$1,217.09	\$1,030.70	\$1,262.61	\$1,013.73	\$1,241.82	\$958.53	\$1,174.20	\$849.43	\$1,040.55
61	\$1,028.68	\$1,260.13	\$1,067.15	\$1,307.26	\$1,049.59	\$1,285.75	\$992.44	\$1,215.74	\$879.47	\$1,077.35
62	\$1,051.75	\$1,288.39	\$1,091.08	\$1,336.57	\$1,073.12	\$1,314.57	\$1,014.69	\$1,243.00	\$899.19	\$1,101.51
63	\$1,080.67	\$1,323.82	\$1,121.08	\$1,373.32	\$1,102.63	\$1,350.72	\$1,042.59	\$1,277.17	\$923.92	\$1,131.80
64+	\$1,098.24	\$1,345.34	\$1,139.31	\$1,395.65	\$1,120.56	\$1,372.69	\$1,059.54	\$1,297.94	\$938.94	\$1,150.20

HIOS Plan ID (On Exchange)=>	38949PA0080007		N/A		38949PA0080011		38949PA0080008		38949PA0140001	
HIOS Plan ID (Off Exchange)=>	38949PA0080007		38949PA0090002		38949PA0080011		38949PA0080008		38949PA0140001	
Plan Marketing Name =>	my Direct Blue HMO Bronze 3900		my Direct Blue HMO Bronze 6750 HSA		my Direct Blue HMO Bronze 7800 - 1 Free		my Direct Blue HMO Bronze 7900		my Direct Blue Major Events HMO 8150 - 3	
Form # =>	DB/HMO/HCC/DP-2		DB/HMO/HDHP/HCC/DP-2		DB/HMO/HCC/DP-2		DB/HMO/HCC/DP-2		DB/CAT/HMO/HCC/DP	
Rating Area =>	Area 4		Area 4		Area 4		Area 4		Area 4	
Network =>	Z		Z		Z		Z		Z	
Metal =>	Bronze		Bronze		Bronze		Bronze		Catastrophic	
Deductible =>	3900		6750		7800		7900		8150	
Coinsurance =>	60%		100%		60%		100%		100%	
Copays =>	\$60 PCP		N/A		\$0 (Visit 1); then 60% after Ded. PCP		N/A		\$0 (Visits 1-3); then 100% after Ded. PCP	
OOP Maximum =>	7900		6750		7900		7900		8150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$206.22	\$206.22	\$205.10	\$205.10	\$208.00	\$208.00	\$196.70	\$196.70	\$164.57	\$164.57
15	\$224.55	\$224.55	\$223.34	\$223.34	\$226.48	\$226.48	\$214.19	\$214.19	\$179.20	\$179.20
16	\$231.56	\$231.56	\$230.31	\$230.31	\$233.55	\$233.55	\$220.87	\$220.87	\$184.80	\$184.80
17	\$238.57	\$238.57	\$237.28	\$237.28	\$240.62	\$240.62	\$227.56	\$227.56	\$190.39	\$190.39
18	\$246.12	\$246.12	\$244.78	\$244.78	\$248.24	\$248.24	\$234.76	\$234.76	\$196.41	\$196.41
19	\$253.67	\$253.67	\$252.29	\$252.29	\$255.85	\$255.85	\$241.96	\$241.96	\$202.44	\$202.44
20	\$261.48	\$261.48	\$260.07	\$260.07	\$263.73	\$263.73	\$249.42	\$249.42	\$208.68	\$208.68
21	\$269.57	\$276.31	\$268.11	\$274.81	\$271.89	\$278.69	\$257.13	\$263.56	\$215.13	\$220.51
22	\$269.57	\$276.31	\$268.11	\$274.81	\$271.89	\$278.69	\$257.13	\$263.56	\$215.13	\$220.51
23	\$269.57	\$276.31	\$268.11	\$274.81	\$271.89	\$278.69	\$257.13	\$263.56	\$215.13	\$220.51
24	\$269.57	\$276.31	\$268.11	\$274.81	\$271.89	\$278.69	\$257.13	\$263.56	\$215.13	\$220.51
25	\$270.65	\$277.42	\$269.18	\$275.91	\$272.98	\$279.80	\$258.16	\$264.61	\$215.99	\$221.39
26	\$276.04	\$282.94	\$274.54	\$281.40	\$278.42	\$285.38	\$263.30	\$269.88	\$220.29	\$225.80
27	\$282.51	\$289.57	\$280.98	\$288.00	\$284.94	\$292.06	\$269.47	\$276.21	\$225.46	\$231.10
28	\$293.02	\$300.35	\$291.44	\$298.73	\$295.54	\$302.93	\$279.50	\$286.49	\$233.85	\$239.70
29	\$301.65	\$309.19	\$300.02	\$307.52	\$304.24	\$311.85	\$287.73	\$294.92	\$240.73	\$246.75
30	\$305.96	\$313.61	\$304.30	\$311.91	\$308.60	\$316.32	\$291.84	\$299.14	\$244.17	\$250.27
31	\$312.43	\$320.24	\$310.74	\$318.51	\$315.12	\$323.00	\$298.01	\$305.46	\$249.34	\$255.57
32	\$318.90	\$326.87	\$317.17	\$325.10	\$321.65	\$329.69	\$304.18	\$311.78	\$254.50	\$260.86
33	\$322.94	\$331.01	\$321.20	\$329.23	\$325.72	\$333.86	\$308.04	\$315.74	\$257.73	\$264.17
34	\$327.26	\$335.44	\$325.49	\$333.63	\$330.07	\$338.32	\$312.16	\$319.96	\$261.17	\$267.70
35	\$329.41	\$337.65	\$327.63	\$335.82	\$332.25	\$340.56	\$314.21	\$322.07	\$262.89	\$269.46
36	\$331.57	\$339.86	\$329.78	\$338.02	\$334.42	\$342.78	\$316.27	\$324.18	\$264.61	\$271.23
37	\$333.73	\$342.07	\$331.92	\$340.22	\$336.60	\$345.02	\$318.33	\$326.29	\$266.33	\$272.99
38	\$335.88	\$344.28	\$334.07	\$342.42	\$338.77	\$347.24	\$320.38	\$328.39	\$268.05	\$274.75
39	\$340.20	\$348.71	\$338.35	\$346.81	\$343.13	\$351.71	\$324.50	\$332.61	\$271.49	\$278.28
40	\$344.51	\$378.96	\$342.64	\$376.90	\$347.48	\$382.23	\$328.61	\$361.47	\$274.94	\$302.43
41	\$350.98	\$387.83	\$349.08	\$385.73	\$354.00	\$391.17	\$334.78	\$369.93	\$280.10	\$309.51
42	\$357.18	\$397.18	\$355.25	\$395.04	\$360.25	\$400.60	\$340.70	\$378.86	\$285.05	\$316.98
43	\$365.81	\$410.07	\$363.83	\$407.85	\$368.95	\$413.59	\$348.93	\$391.15	\$291.93	\$327.25
44	\$376.59	\$426.30	\$374.55	\$423.99	\$379.83	\$429.97	\$359.21	\$406.63	\$300.54	\$340.21
45	\$389.26	\$445.70	\$387.15	\$443.29	\$392.61	\$449.54	\$371.30	\$425.14	\$310.65	\$355.69
46	\$404.36	\$469.06	\$402.17	\$466.52	\$407.84	\$473.09	\$385.70	\$447.41	\$322.70	\$374.33
47	\$421.34	\$495.92	\$419.06	\$493.23	\$424.96	\$500.18	\$401.89	\$473.02	\$336.25	\$395.77
48	\$440.75	\$527.14	\$438.36	\$524.28	\$444.54	\$531.67	\$420.41	\$502.81	\$351.74	\$420.68
49	\$459.89	\$559.69	\$457.40	\$556.66	\$463.84	\$564.49	\$438.66	\$533.85	\$367.01	\$446.65
50	\$481.45	\$589.78	\$478.84	\$586.58	\$485.60	\$594.86	\$459.23	\$562.56	\$384.22	\$470.67
51	\$502.75	\$615.87	\$500.03	\$612.54	\$507.07	\$621.16	\$479.55	\$587.45	\$401.22	\$491.49
52	\$526.20	\$644.60	\$523.35	\$641.10	\$530.73	\$650.14	\$501.92	\$614.85	\$419.93	\$514.41
53	\$549.92	\$673.65	\$546.94	\$670.00	\$554.66	\$679.46	\$524.55	\$642.57	\$438.87	\$537.62
54	\$575.53	\$705.02	\$572.41	\$701.20	\$580.49	\$711.10	\$548.97	\$672.49	\$459.30	\$562.64
55	\$601.14	\$736.40	\$597.89	\$732.42	\$606.31	\$742.73	\$573.40	\$702.42	\$479.74	\$587.68
56	\$628.91	\$770.41	\$625.50	\$766.24	\$634.32	\$777.04	\$599.88	\$734.85	\$501.90	\$614.83
57	\$656.94	\$804.75	\$653.38	\$800.39	\$662.60	\$811.69	\$626.63	\$767.62	\$524.27	\$642.23
58	\$686.86	\$841.40	\$683.14	\$836.85	\$692.78	\$848.66	\$655.17	\$802.58	\$548.15	\$671.48
59	\$701.69	\$859.57	\$697.89	\$854.92	\$707.73	\$866.97	\$669.31	\$819.90	\$559.98	\$685.98
60	\$731.61	\$896.22	\$727.65	\$891.37	\$737.91	\$903.94	\$697.85	\$854.87	\$583.86	\$715.23
61	\$757.49	\$927.93	\$753.39	\$922.90	\$764.01	\$935.91	\$722.54	\$885.11	\$604.52	\$740.54
62	\$774.47	\$948.73	\$770.28	\$943.59	\$781.14	\$956.90	\$738.73	\$904.94	\$618.07	\$757.14
63	\$795.77	\$974.82	\$791.46	\$969.54	\$802.62	\$983.21	\$759.05	\$929.84	\$635.06	\$777.95
64+	\$808.71	\$990.67	\$804.33	\$985.30	\$815.67	\$999.20	\$771.39	\$944.95	\$645.39	\$790.60

HIOS Plan ID (On Exchange)=>	38949PA0100008		38949PA0100006		38949PA0100003		38949PA0110001		N/A		38949PA0100001	
HIOS Plan ID (Off Exchange)=>	38949PA0100008		38949PA0100006		38949PA0100003		38949PA0110001		38949PA0110003		38949PA0100001	
Plan Marketing Name =>	my Direct Blue Erie HMO Gold 0 - 2 Free		my Direct Blue Erie HMO Gold 800 - 2 Free		my Direct Blue Erie HMO Silver 2900 - 2		my Direct Blue Erie HMO Silver 3950 HSA		my Direct Blue Erie HMO Silver 1750 HSA		my Direct Blue Erie HMO Bronze 3900	
Form # =>	DB/HMO/HCC/DP-2		DB/HMO/HCC/DP-2		DB/HMO/HCC/DP-2		DB/HMO/HDHP/HCC/DP-2		DB/HMO/HDHP/HCC/DP-2		DB/HMO/HCC/DP-2	
Rating Area =>	Area 1		Area 1		Area 1		Area 1		Area 1		Area 1	
Network =>	AA		AA		AA		AA		AA		AA	
Metal =>	Gold		Gold		Silver		Silver		Silver		Bronze	
Deductible =>	0		800		2900		3950		1750		3900	
Coinsurance =>	60%		80%		70%		90%		70%		60%	
Copays =>	\$0 (Visits 1-2); then \$25 PCP		\$0 (Visits 1-2); then \$20 PCP		\$0 (Visits 1-2); then \$40 PCP		\$50 after Ded. PCP		N/A		\$60 PCP	
OOP Maximum =>	7500		6000		7800		6750		6750		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$218.48	\$218.48	\$226.65	\$226.65	\$222.92	\$222.92	\$210.78	\$210.78	\$186.79	\$186.79	\$160.89	\$160.89
15	\$237.90	\$237.90	\$246.79	\$246.79	\$242.74	\$242.74	\$229.52	\$229.52	\$203.39	\$203.39	\$175.19	\$175.19
16	\$245.32	\$245.32	\$254.50	\$254.50	\$250.31	\$250.31	\$236.68	\$236.68	\$209.74	\$209.74	\$180.66	\$180.66
17	\$252.75	\$252.75	\$262.20	\$262.20	\$257.89	\$257.89	\$243.84	\$243.84	\$216.09	\$216.09	\$186.12	\$186.12
18	\$260.74	\$260.74	\$270.49	\$270.49	\$266.05	\$266.05	\$251.56	\$251.56	\$222.93	\$222.93	\$192.01	\$192.01
19	\$268.74	\$268.74	\$278.79	\$278.79	\$274.21	\$274.21	\$259.27	\$259.27	\$229.76	\$229.76	\$197.90	\$197.90
20	\$277.02	\$277.02	\$287.38	\$287.38	\$282.66	\$282.66	\$267.26	\$267.26	\$236.84	\$236.84	\$204.00	\$204.00
21	\$285.59	\$292.73	\$296.27	\$303.68	\$291.40	\$298.69	\$275.53	\$282.42	\$244.17	\$250.27	\$210.31	\$215.57
22	\$285.59	\$292.73	\$296.27	\$303.68	\$291.40	\$298.69	\$275.53	\$282.42	\$244.17	\$250.27	\$210.31	\$215.57
23	\$285.59	\$292.73	\$296.27	\$303.68	\$291.40	\$298.69	\$275.53	\$282.42	\$244.17	\$250.27	\$210.31	\$215.57
24	\$285.59	\$292.73	\$296.27	\$303.68	\$291.40	\$298.69	\$275.53	\$282.42	\$244.17	\$250.27	\$210.31	\$215.57
25	\$286.73	\$293.90	\$297.46	\$304.90	\$292.57	\$299.88	\$276.63	\$283.55	\$245.15	\$251.28	\$211.15	\$216.43
26	\$292.44	\$299.75	\$303.38	\$310.96	\$298.39	\$305.85	\$282.14	\$289.19	\$250.03	\$256.28	\$215.36	\$220.74
27	\$299.30	\$306.78	\$310.49	\$318.25	\$305.39	\$313.02	\$288.76	\$295.98	\$255.89	\$262.29	\$220.40	\$225.91
28	\$310.44	\$318.20	\$322.05	\$330.10	\$316.75	\$324.67	\$299.50	\$306.99	\$265.41	\$272.05	\$228.61	\$234.33
29	\$319.58	\$327.57	\$331.53	\$339.82	\$326.08	\$334.23	\$308.32	\$316.03	\$273.23	\$280.06	\$235.34	\$241.22
30	\$324.14	\$332.24	\$336.27	\$344.68	\$330.74	\$339.01	\$312.73	\$320.55	\$277.13	\$284.06	\$238.70	\$244.67
31	\$331.00	\$339.28	\$343.38	\$351.96	\$337.73	\$346.17	\$319.34	\$327.32	\$282.99	\$290.06	\$243.75	\$249.84
32	\$337.85	\$346.30	\$350.49	\$359.25	\$344.73	\$353.35	\$325.95	\$334.10	\$288.85	\$296.07	\$248.80	\$255.02
33	\$342.14	\$350.69	\$354.93	\$363.80	\$349.10	\$357.83	\$330.08	\$338.33	\$292.52	\$299.83	\$251.95	\$258.25
34	\$346.71	\$355.38	\$359.67	\$368.66	\$353.76	\$362.60	\$334.49	\$342.85	\$296.42	\$303.83	\$255.32	\$261.70
35	\$348.99	\$357.71	\$362.04	\$371.09	\$356.09	\$364.99	\$336.70	\$345.12	\$298.38	\$305.84	\$257.00	\$263.43
36	\$351.28	\$360.06	\$364.41	\$373.52	\$358.42	\$367.38	\$338.90	\$347.37	\$300.33	\$307.84	\$258.68	\$265.15
37	\$353.56	\$362.40	\$366.78	\$375.95	\$360.75	\$369.77	\$341.11	\$349.64	\$302.28	\$309.84	\$260.36	\$266.87
38	\$355.85	\$364.75	\$369.15	\$378.38	\$363.08	\$372.16	\$343.31	\$351.89	\$304.24	\$311.85	\$262.05	\$268.60
39	\$360.41	\$369.42	\$373.89	\$383.24	\$367.75	\$376.94	\$347.72	\$356.41	\$308.14	\$315.84	\$265.41	\$272.05
40	\$364.98	\$401.48	\$378.63	\$416.49	\$372.41	\$409.65	\$352.13	\$387.34	\$312.05	\$343.26	\$268.78	\$295.66
41	\$371.84	\$410.88	\$385.74	\$426.24	\$379.40	\$419.24	\$358.74	\$396.41	\$317.91	\$351.29	\$273.82	\$302.57
42	\$378.41	\$420.79	\$392.56	\$436.53	\$386.11	\$429.35	\$365.08	\$405.97	\$323.53	\$359.77	\$278.66	\$309.87
43	\$387.55	\$434.44	\$402.04	\$450.69	\$395.43	\$443.28	\$373.89	\$419.13	\$331.34	\$371.43	\$285.39	\$319.92
44	\$398.97	\$451.63	\$413.89	\$468.52	\$407.09	\$460.83	\$384.92	\$435.73	\$341.11	\$386.14	\$293.80	\$332.58
45	\$412.39	\$472.19	\$427.81	\$489.84	\$420.78	\$481.79	\$397.87	\$455.56	\$352.58	\$403.70	\$303.69	\$347.73
46	\$428.39	\$496.93	\$444.41	\$515.52	\$437.10	\$507.04	\$413.30	\$479.43	\$366.26	\$424.86	\$315.47	\$365.95
47	\$446.38	\$525.39	\$463.07	\$545.03	\$455.46	\$536.08	\$430.65	\$506.88	\$381.64	\$449.19	\$328.71	\$386.89
48	\$466.94	\$558.46	\$484.40	\$579.34	\$476.44	\$569.82	\$450.49	\$538.79	\$399.22	\$477.47	\$343.86	\$411.26
49	\$487.22	\$592.95	\$505.44	\$615.12	\$497.13	\$605.01	\$470.05	\$572.05	\$416.55	\$506.94	\$358.79	\$436.65
50	\$510.06	\$624.82	\$529.14	\$648.20	\$520.44	\$637.54	\$492.10	\$602.82	\$436.09	\$534.21	\$375.61	\$460.12
51	\$532.63	\$652.47	\$552.54	\$676.86	\$543.46	\$665.74	\$513.86	\$629.48	\$455.38	\$557.84	\$392.23	\$480.48
52	\$557.47	\$682.90	\$578.32	\$708.44	\$568.81	\$696.79	\$537.83	\$658.84	\$476.62	\$583.86	\$410.53	\$502.90
53	\$582.60	\$713.69	\$604.39	\$740.38	\$594.46	\$728.21	\$562.08	\$688.55	\$498.11	\$610.18	\$429.03	\$525.56
54	\$609.73	\$746.92	\$632.54	\$774.86	\$622.14	\$762.12	\$588.26	\$720.62	\$521.30	\$638.59	\$449.01	\$550.04
55	\$636.87	\$780.17	\$660.68	\$809.33	\$649.82	\$796.03	\$614.43	\$752.68	\$544.50	\$667.01	\$468.99	\$574.51
56	\$666.28	\$816.19	\$691.20	\$846.72	\$679.84	\$832.80	\$642.81	\$787.44	\$569.65	\$697.82	\$490.65	\$601.05
57	\$695.98	\$852.58	\$722.01	\$884.46	\$710.14	\$869.92	\$671.47	\$822.55	\$595.04	\$728.92	\$512.53	\$627.85
58	\$727.68	\$891.41	\$754.90	\$924.75	\$742.49	\$909.55	\$702.05	\$860.01	\$622.15	\$762.13	\$535.87	\$656.44
59	\$743.39	\$910.65	\$771.19	\$944.71	\$758.51	\$929.17	\$717.20	\$878.57	\$635.57	\$778.57	\$547.44	\$670.61
60	\$775.09	\$949.49	\$804.08	\$985.00	\$790.86	\$968.80	\$747.79	\$916.04	\$662.68	\$811.78	\$570.78	\$699.21
61	\$802.51	\$983.07	\$832.52	\$1,019.84	\$818.83	\$1,003.07	\$774.24	\$948.44	\$686.12	\$840.50	\$590.97	\$723.94
62	\$820.50	\$1,005.11	\$851.18	\$1,042.70	\$837.19	\$1,025.56	\$791.60	\$969.71	\$701.50	\$859.34	\$604.22	\$740.17
63	\$843.06	\$1,032.75	\$874.59	\$1,071.37	\$860.21	\$1,053.76	\$813.36	\$996.37	\$720.79	\$882.97	\$620.84	\$760.53
64+	\$856.77	\$1,049.54	\$888.81	\$1,088.79	\$874.20	\$1,070.90	\$826.59	\$1,012.57	\$732.51	\$897.32	\$630.93	\$772.89

HIOS Plan ID (On Exchange)=>	N/A		38949PA0100007		38949PA0100002		38949PA0150001	
HIOS Plan ID (Off Exchange)=>	38949PA0110002		38949PA0100007		38949PA0100002		38949PA0150001	
Plan Marketing Name =>	my Direct Blue Erie HMO Bronze 6750 HSA		my Direct Blue Erie HMO Bronze 7800 - 1		my Direct Blue Erie HMO Bronze 7900		my Direct Blue Erie Major Events HMO 8150	
Form # =>	DB/HMO/HDHP/HCC/DP-2		DB/HMO/HCC/DP-2		DB/HMO/HCC/DP-2		DB/CAT/HMO/HCC/DP	
Rating Area =>	Area 1		Area 1		Area 1		Area 1	
Network =>	AA		AA		AA		AA	
Metal =>	Bronze		Bronze		Bronze		Catastrophic	
Deductible =>	6750		7800		7900		8150	
Coinsurance =>	100%		60%		100%		100%	
Copays =>	N/A		\$0 (Visit 1); then 60% after Ded. PCP		N/A		\$0 (Visits 1-3); then 100% after Ded. PCP	
OOP Maximum =>	6750		7900		7900		8150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$160.02	\$160.02	\$162.26	\$162.26	\$153.46	\$153.46	\$128.40	\$128.40
15	\$174.24	\$174.24	\$176.69	\$176.69	\$167.10	\$167.10	\$139.81	\$139.81
16	\$179.68	\$179.68	\$182.20	\$182.20	\$172.32	\$172.32	\$144.17	\$144.17
17	\$185.12	\$185.12	\$187.72	\$187.72	\$177.53	\$177.53	\$148.54	\$148.54
18	\$190.97	\$190.97	\$193.66	\$193.66	\$183.15	\$183.15	\$153.24	\$153.24
19	\$196.83	\$196.83	\$199.60	\$199.60	\$188.76	\$188.76	\$157.94	\$157.94
20	\$202.89	\$202.89	\$205.75	\$205.75	\$194.58	\$194.58	\$162.80	\$162.80
21	\$209.17	\$214.40	\$212.11	\$217.41	\$200.60	\$205.62	\$167.84	\$172.04
22	\$209.17	\$214.40	\$212.11	\$217.41	\$200.60	\$205.62	\$167.84	\$172.04
23	\$209.17	\$214.40	\$212.11	\$217.41	\$200.60	\$205.62	\$167.84	\$172.04
24	\$209.17	\$214.40	\$212.11	\$217.41	\$200.60	\$205.62	\$167.84	\$172.04
25	\$210.01	\$215.26	\$212.96	\$218.28	\$201.40	\$206.44	\$168.51	\$172.72
26	\$214.19	\$219.54	\$217.20	\$222.63	\$205.41	\$210.55	\$171.87	\$176.17
27	\$219.21	\$224.69	\$222.29	\$227.85	\$210.23	\$215.49	\$175.90	\$180.30
28	\$227.37	\$233.05	\$230.56	\$236.32	\$218.05	\$223.50	\$182.44	\$187.00
29	\$234.06	\$239.91	\$237.35	\$243.28	\$224.47	\$230.08	\$187.81	\$192.51
30	\$237.41	\$243.35	\$240.74	\$246.76	\$227.68	\$233.37	\$190.50	\$195.26
31	\$242.43	\$248.49	\$245.84	\$251.99	\$232.50	\$238.31	\$194.53	\$199.39
32	\$247.45	\$253.64	\$250.93	\$257.20	\$237.31	\$243.24	\$198.55	\$203.51
33	\$250.59	\$256.85	\$254.11	\$260.46	\$240.32	\$246.33	\$201.07	\$206.10
34	\$253.93	\$260.28	\$257.50	\$263.94	\$243.53	\$249.62	\$203.76	\$208.85
35	\$255.61	\$262.00	\$259.20	\$265.68	\$245.13	\$251.26	\$205.10	\$210.23
36	\$257.28	\$263.71	\$260.90	\$267.42	\$246.74	\$252.91	\$206.44	\$211.60
37	\$258.95	\$265.42	\$262.59	\$269.15	\$248.34	\$254.55	\$207.79	\$212.98
38	\$260.63	\$267.15	\$264.29	\$270.90	\$249.95	\$256.20	\$209.13	\$214.36
39	\$263.97	\$270.57	\$267.68	\$274.37	\$253.16	\$259.49	\$211.81	\$217.11
40	\$267.32	\$294.05	\$271.08	\$298.19	\$256.37	\$282.01	\$214.50	\$235.95
41	\$272.34	\$300.94	\$276.17	\$305.17	\$261.18	\$288.60	\$218.53	\$241.48
42	\$277.15	\$308.19	\$281.05	\$312.53	\$265.80	\$295.57	\$222.39	\$247.30
43	\$283.84	\$318.18	\$287.83	\$322.66	\$272.21	\$305.15	\$227.76	\$255.32
44	\$292.21	\$330.78	\$296.32	\$335.43	\$280.24	\$317.23	\$234.47	\$265.42
45	\$302.04	\$345.84	\$306.29	\$350.70	\$289.67	\$331.67	\$242.36	\$277.50
46	\$313.76	\$363.96	\$318.17	\$369.08	\$300.90	\$349.04	\$251.76	\$292.04
47	\$326.93	\$384.80	\$331.53	\$390.21	\$313.54	\$369.04	\$262.33	\$308.76
48	\$341.99	\$409.02	\$346.80	\$414.77	\$327.98	\$392.26	\$274.42	\$328.21
49	\$356.84	\$434.27	\$361.86	\$440.38	\$342.22	\$416.48	\$286.34	\$348.48
50	\$373.58	\$457.64	\$378.83	\$464.07	\$358.27	\$438.88	\$299.76	\$367.21
51	\$390.10	\$477.87	\$395.59	\$484.60	\$374.12	\$458.30	\$313.02	\$383.45
52	\$408.30	\$500.17	\$414.04	\$507.20	\$391.57	\$479.67	\$327.62	\$401.33
53	\$426.71	\$522.72	\$432.70	\$530.06	\$409.22	\$501.29	\$342.39	\$419.43
54	\$446.58	\$547.06	\$452.85	\$554.74	\$428.28	\$524.64	\$358.34	\$438.97
55	\$466.45	\$571.40	\$473.01	\$579.44	\$447.34	\$547.99	\$374.28	\$458.49
56	\$487.99	\$597.79	\$494.85	\$606.19	\$468.00	\$573.30	\$391.57	\$479.67
57	\$509.75	\$624.44	\$516.91	\$633.21	\$488.86	\$598.85	\$409.03	\$501.06
58	\$532.97	\$652.89	\$540.46	\$662.06	\$511.13	\$626.13	\$427.66	\$523.88
59	\$544.47	\$666.98	\$552.12	\$676.35	\$522.16	\$639.65	\$436.89	\$535.19
60	\$567.69	\$695.42	\$575.67	\$705.20	\$544.43	\$666.93	\$455.52	\$558.01
61	\$587.77	\$720.02	\$596.03	\$730.14	\$563.69	\$690.52	\$471.63	\$577.75
62	\$600.95	\$736.16	\$609.39	\$746.50	\$576.32	\$705.99	\$482.20	\$590.70
63	\$617.47	\$756.40	\$626.15	\$767.03	\$592.17	\$725.41	\$495.46	\$606.94
64+	\$627.51	\$768.70	\$636.33	\$779.50	\$601.80	\$737.21	\$503.52	\$616.81

Highmark Choice Company
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
38949PA0080012	my Direct Blue HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off	Z	4	Allegheny, Fayette, Greene, Washington, Westmoreland
38949PA0080001	my Direct Blue HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off	Z	4	Allegheny, Fayette, Greene, Washington, Westmoreland
38949PA0080002	my Direct Blue HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off	Z	4	Allegheny, Fayette, Greene, Washington, Westmoreland
38949PA0090001	my Direct Blue HMO Silver 3950 HSA	HMO	Silver	On/Off	Z	4	Allegheny, Fayette, Greene, Washington, Westmoreland
38949PA0090003	my Direct Blue HMO Silver 1750 HSA	HMO	Silver	Off	Z	4	Allegheny, Fayette, Greene, Washington, Westmoreland
38949PA0080007	my Direct Blue HMO Bronze 3900	HMO	Bronze	On/Off	Z	4	Allegheny, Fayette, Greene, Washington, Westmoreland
38949PA0090002	my Direct Blue HMO Bronze 6750 HSA	HMO	Bronze	Off	Z	4	Allegheny, Fayette, Greene, Washington, Westmoreland
38949PA0080011	my Direct Blue HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off	Z	4	Allegheny, Fayette, Greene, Washington, Westmoreland
38949PA0080008	my Direct Blue HMO Bronze 7900	HMO	Bronze	On/Off	Z	4	Allegheny, Fayette, Greene, Washington, Westmoreland
38949PA0140001	my Direct Blue Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off	Z	4	Allegheny, Fayette, Greene, Washington, Westmoreland
38949PA0100008	my Direct Blue Erie HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off	AA	1	Erie
38949PA0100006	my Direct Blue Erie HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off	AA	1	Erie
38949PA0100003	my Direct Blue Erie HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off	AA	1	Erie
38949PA0110001	my Direct Blue Erie HMO Silver 3950 HSA	HMO	Silver	On/Off	AA	1	Erie
38949PA0110003	my Direct Blue Erie HMO Silver 1750 HSA	HMO	Silver	Off	AA	1	Erie
38949PA0100001	my Direct Blue Erie HMO Bronze 3900	HMO	Bronze	On/Off	AA	1	Erie
38949PA0110002	my Direct Blue Erie HMO Bronze 6750 HSA	HMO	Bronze	Off	AA	1	Erie
38949PA0100007	my Direct Blue Erie HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off	AA	1	Erie
38949PA0100002	my Direct Blue Erie HMO Bronze 7900	HMO	Bronze	On/Off	AA	1	Erie
38949PA0150001	my Direct Blue Erie Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off	AA	1	Erie

Company Name Highmark Choice Company

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 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	973	0	0	0	0	0	0	0	0
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter
38949PA0080012	my Direct Blue HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off											
38949PA0080001	my Direct Blue HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off											
38949PA0080002	my Direct Blue HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off											
38949PA0090001	my Direct Blue HMO Silver 3950 HSA	HMO	Silver	On/Off											
38949PA0090003	my Direct Blue HMO Silver 1750 HSA	HMO	Silver	Off											
38949PA0080007	my Direct Blue HMO Bronze 3900	HMO	Bronze	On/Off											
38949PA0090002	my Direct Blue HMO Bronze 6750 HSA	HMO	Bronze	Off											
38949PA0080011	my Direct Blue HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off											
38949PA0080008	my Direct Blue HMO Bronze 7900	HMO	Bronze	On/Off											
38949PA0140001	my Direct Blue Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off											
38949PA0100008	my Direct Blue Erie HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off											
38949PA0100006	my Direct Blue Erie HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off											
38949PA0100003	my Direct Blue Erie HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off											
38949PA0110001	my Direct Blue Erie HMO Silver 3950 HSA	HMO	Silver	On/Off											
38949PA0110003	my Direct Blue Erie HMO Silver 1750 HSA	HMO	Silver	Off											
38949PA0100001	my Direct Blue Erie HMO Bronze 3900	HMO	Bronze	On/Off											
38949PA0110002	my Direct Blue Erie HMO Bronze 6750 HSA	HMO	Bronze	Off											
38949PA0100007	my Direct Blue Erie HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off											
38949PA0100002	my Direct Blue Erie HMO Bronze 7900	HMO	Bronze	On/Off											
38949PA0150001	my Direct Blue Erie Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off											
							\$285.60								
							\$296.28								
							\$291.41								
							\$275.53								
							\$244.17								
							\$210.31								
							\$209.16								
							\$212.11								
							\$200.61								
							\$167.84								

Company Name Highmark Choice Company

Market Individual

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

					RATING AREA 3													
02-01-2019 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	
38949PA0080012	my Direct Blue HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off														
38949PA0080001	my Direct Blue HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off														
38949PA0080002	my Direct Blue HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off														
38949PA0090001	my Direct Blue HMO Silver 3950 HSA	HMO	Silver	On/Off														
38949PA0090003	my Direct Blue HMO Silver 1750 HSA	HMO	Silver	Off														
38949PA0080007	my Direct Blue HMO Bronze 3900	HMO	Bronze	On/Off														
38949PA0090002	my Direct Blue HMO Bronze 6750 HSA	HMO	Bronze	Off														
38949PA0080011	my Direct Blue HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off														
38949PA0080008	my Direct Blue HMO Bronze 7900	HMO	Bronze	On/Off														
38949PA0140001	my Direct Blue Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off														
38949PA0100008	my Direct Blue Erie HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off														
38949PA0100006	my Direct Blue Erie HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off														
38949PA0100003	my Direct Blue Erie HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off														
38949PA0110001	my Direct Blue Erie HMO Silver 3950 HSA	HMO	Silver	On/Off														
38949PA0110003	my Direct Blue Erie HMO Silver 1750 HSA	HMO	Silver	Off														
38949PA0100001	my Direct Blue Erie HMO Bronze 3900	HMO	Bronze	On/Off														
38949PA0110002	my Direct Blue Erie HMO Bronze 6750 HSA	HMO	Bronze	Off														
38949PA0100007	my Direct Blue Erie HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off														
38949PA0100002	my Direct Blue Erie HMO Bronze 7900	HMO	Bronze	On/Off														
38949PA0150001	my Direct Blue Erie Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off														

Company Name Highmark Choice Company

Market Individual

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

					RATING AREA 4									
02-01-2019 Number of Covered Lives by Rating County					2,728	0	0	0	0	0	0	0	467	749
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
38949PA0080012	my Direct Blue HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off	\$366.08				\$366.08	\$366.08			\$366.08	\$366.08
38949PA0080001	my Direct Blue HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off	\$379.76				\$379.76	\$379.76			\$379.76	\$379.76
38949PA0080002	my Direct Blue HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off	\$373.53				\$373.53	\$373.53			\$373.53	\$373.53
38949PA0090001	my Direct Blue HMO Silver 3950 HSA	HMO	Silver	On/Off	\$353.18				\$353.18	\$353.18			\$353.18	\$353.18
38949PA0090003	my Direct Blue HMO Silver 1750 HSA	HMO	Silver	Off	\$312.98				\$312.98	\$312.98			\$312.98	\$312.98
38949PA0080007	my Direct Blue HMO Bronze 3900	HMO	Bronze	On/Off	\$269.57				\$269.57	\$269.57			\$269.57	\$269.57
38949PA0090002	my Direct Blue HMO Bronze 6750 HSA	HMO	Bronze	Off	\$268.11				\$268.11	\$268.11			\$268.11	\$268.11
38949PA0080011	my Direct Blue HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off	\$271.89				\$271.89	\$271.89			\$271.89	\$271.89
38949PA0080008	my Direct Blue HMO Bronze 7900	HMO	Bronze	On/Off	\$257.14				\$257.14	\$257.14			\$257.14	\$257.14
38949PA0140001	my Direct Blue Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off	\$215.14				\$215.14	\$215.14			\$215.14	\$215.14
38949PA0100008	my Direct Blue Erie HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off										
38949PA0100006	my Direct Blue Erie HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off										
38949PA0100003	my Direct Blue Erie HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off										
38949PA0110001	my Direct Blue Erie HMO Silver 3950 HSA	HMO	Silver	On/Off										
38949PA0110003	my Direct Blue Erie HMO Silver 1750 HSA	HMO	Silver	Off										
38949PA0100001	my Direct Blue Erie HMO Bronze 3900	HMO	Bronze	On/Off										
38949PA0110002	my Direct Blue Erie HMO Bronze 6750 HSA	HMO	Bronze	Off										
38949PA0100007	my Direct Blue Erie HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off										
38949PA0100002	my Direct Blue Erie HMO Bronze 7900	HMO	Bronze	On/Off										
38949PA0150001	my Direct Blue Erie Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off										

Company Name Highmark Choice Company

Market Individual

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

RATING AREA 5

02-01-2019 Number of Covered Lives by Rating County					0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
38949PA0080012	my Direct Blue HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off							
38949PA0080001	my Direct Blue HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off							
38949PA0080002	my Direct Blue HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off							
38949PA0090001	my Direct Blue HMO Silver 3950 HSA	HMO	Silver	On/Off							
38949PA0090003	my Direct Blue HMO Silver 1750 HSA	HMO	Silver	Off							
38949PA0080007	my Direct Blue HMO Bronze 3900	HMO	Bronze	On/Off							
38949PA0090002	my Direct Blue HMO Bronze 6750 HSA	HMO	Bronze	Off							
38949PA0080011	my Direct Blue HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off							
38949PA0080008	my Direct Blue HMO Bronze 7900	HMO	Bronze	On/Off							
38949PA0140001	my Direct Blue Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off							
38949PA0100008	my Direct Blue Erie HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off							
38949PA0100006	my Direct Blue Erie HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off							
38949PA0100003	my Direct Blue Erie HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off							
38949PA0110001	my Direct Blue Erie HMO Silver 3950 HSA	HMO	Silver	On/Off							
38949PA0110003	my Direct Blue Erie HMO Silver 1750 HSA	HMO	Silver	Off							
38949PA0100001	my Direct Blue Erie HMO Bronze 3900	HMO	Bronze	On/Off							
38949PA0110002	my Direct Blue Erie HMO Bronze 6750 HSA	HMO	Bronze	Off							
38949PA0100007	my Direct Blue Erie HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off							
38949PA0100002	my Direct Blue Erie HMO Bronze 7900	HMO	Bronze	On/Off							
38949PA0150001	my Direct Blue Erie Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off							

Company Name Highmark Choice Company

Market Individual

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

RATING AREA 6

02-01-2019 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
38949PA0080012	my Direct Blue HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off										
38949PA0080001	my Direct Blue HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off										
38949PA0080002	my Direct Blue HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off										
38949PA0090001	my Direct Blue HMO Silver 3950 HSA	HMO	Silver	On/Off										
38949PA0090003	my Direct Blue HMO Silver 1750 HSA	HMO	Silver	Off										
38949PA0080007	my Direct Blue HMO Bronze 3900	HMO	Bronze	On/Off										
38949PA0090002	my Direct Blue HMO Bronze 6750 HSA	HMO	Bronze	Off										
38949PA0080011	my Direct Blue HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off										
38949PA0080008	my Direct Blue HMO Bronze 7900	HMO	Bronze	On/Off										
38949PA0140001	my Direct Blue Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off										
38949PA0100008	my Direct Blue Erie HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off										
38949PA0100006	my Direct Blue Erie HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off										
38949PA0100003	my Direct Blue Erie HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off										
38949PA0110001	my Direct Blue Erie HMO Silver 3950 HSA	HMO	Silver	On/Off										
38949PA0110003	my Direct Blue Erie HMO Silver 1750 HSA	HMO	Silver	Off										
38949PA0100001	my Direct Blue Erie HMO Bronze 3900	HMO	Bronze	On/Off										
38949PA0110002	my Direct Blue Erie HMO Bronze 6750 HSA	HMO	Bronze	Off										
38949PA0100007	my Direct Blue Erie HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off										
38949PA0100002	my Direct Blue Erie HMO Bronze 7900	HMO	Bronze	On/Off										
38949PA0150001	my Direct Blue Erie Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off										

Company Name Highmark Choice Company

Market Individual

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

					RATING AREA 7				RATING AREA 8				
02-01-2019 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
38949PA0080012	my Direct Blue HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off									
38949PA0080001	my Direct Blue HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off									
38949PA0080002	my Direct Blue HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off									
38949PA0090001	my Direct Blue HMO Silver 3950 HSA	HMO	Silver	On/Off									
38949PA0090003	my Direct Blue HMO Silver 1750 HSA	HMO	Silver	Off									
38949PA0080007	my Direct Blue HMO Bronze 3900	HMO	Bronze	On/Off									
38949PA0090002	my Direct Blue HMO Bronze 6750 HSA	HMO	Bronze	Off									
38949PA0080011	my Direct Blue HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off									
38949PA0080008	my Direct Blue HMO Bronze 7900	HMO	Bronze	On/Off									
38949PA0140001	my Direct Blue Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off									
38949PA0100008	my Direct Blue Erie HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off									
38949PA0100006	my Direct Blue Erie HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off									
38949PA0100003	my Direct Blue Erie HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off									
38949PA0110001	my Direct Blue Erie HMO Silver 3950 HSA	HMO	Silver	On/Off									
38949PA0110003	my Direct Blue Erie HMO Silver 1750 HSA	HMO	Silver	Off									
38949PA0100001	my Direct Blue Erie HMO Bronze 3900	HMO	Bronze	On/Off									
38949PA0110002	my Direct Blue Erie HMO Bronze 6750 HSA	HMO	Bronze	Off									
38949PA0100007	my Direct Blue Erie HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off									
38949PA0100002	my Direct Blue Erie HMO Bronze 7900	HMO	Bronze	On/Off									
38949PA0150001	my Direct Blue Erie Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off									

Company Name **Highmark Choice Company**

Market **Individual**

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

02-01-2019 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
38949PA0080012	my Direct Blue HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off
38949PA0080001	my Direct Blue HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off
38949PA0080002	my Direct Blue HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off
38949PA0090001	my Direct Blue HMO Silver 3950 HSA	HMO	Silver	On/Off
38949PA0090003	my Direct Blue HMO Silver 1750 HSA	HMO	Silver	Off
38949PA0080007	my Direct Blue HMO Bronze 3900	HMO	Bronze	On/Off
38949PA0090002	my Direct Blue HMO Bronze 6750 HSA	HMO	Bronze	Off
38949PA0080011	my Direct Blue HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off
38949PA0080008	my Direct Blue HMO Bronze 7900	HMO	Bronze	On/Off
38949PA0140001	my Direct Blue Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off
38949PA0100008	my Direct Blue Erie HMO Gold 0 - 2 Free PCP Visits	HMO	Gold	On/Off
38949PA0100006	my Direct Blue Erie HMO Gold 800 - 2 Free PCP Visits	HMO	Gold	On/Off
38949PA0100003	my Direct Blue Erie HMO Silver 2900 - 2 Free PCP Visits	HMO	Silver	On/Off
38949PA0110001	my Direct Blue Erie HMO Silver 3950 HSA	HMO	Silver	On/Off
38949PA0110003	my Direct Blue Erie HMO Silver 1750 HSA	HMO	Silver	Off
38949PA0100001	my Direct Blue Erie HMO Bronze 3900	HMO	Bronze	On/Off
38949PA0110002	my Direct Blue Erie HMO Bronze 6750 HSA	HMO	Bronze	Off
38949PA0100007	my Direct Blue Erie HMO Bronze 7800 - 1 Free PCP Visit	HMO	Bronze	On/Off
38949PA0100002	my Direct Blue Erie HMO Bronze 7900	HMO	Bronze	On/Off
38949PA0150001	my Direct Blue Erie Major Events HMO 8150 - 3 Free PCP Visits	HMO	Catastrophic	On/Off

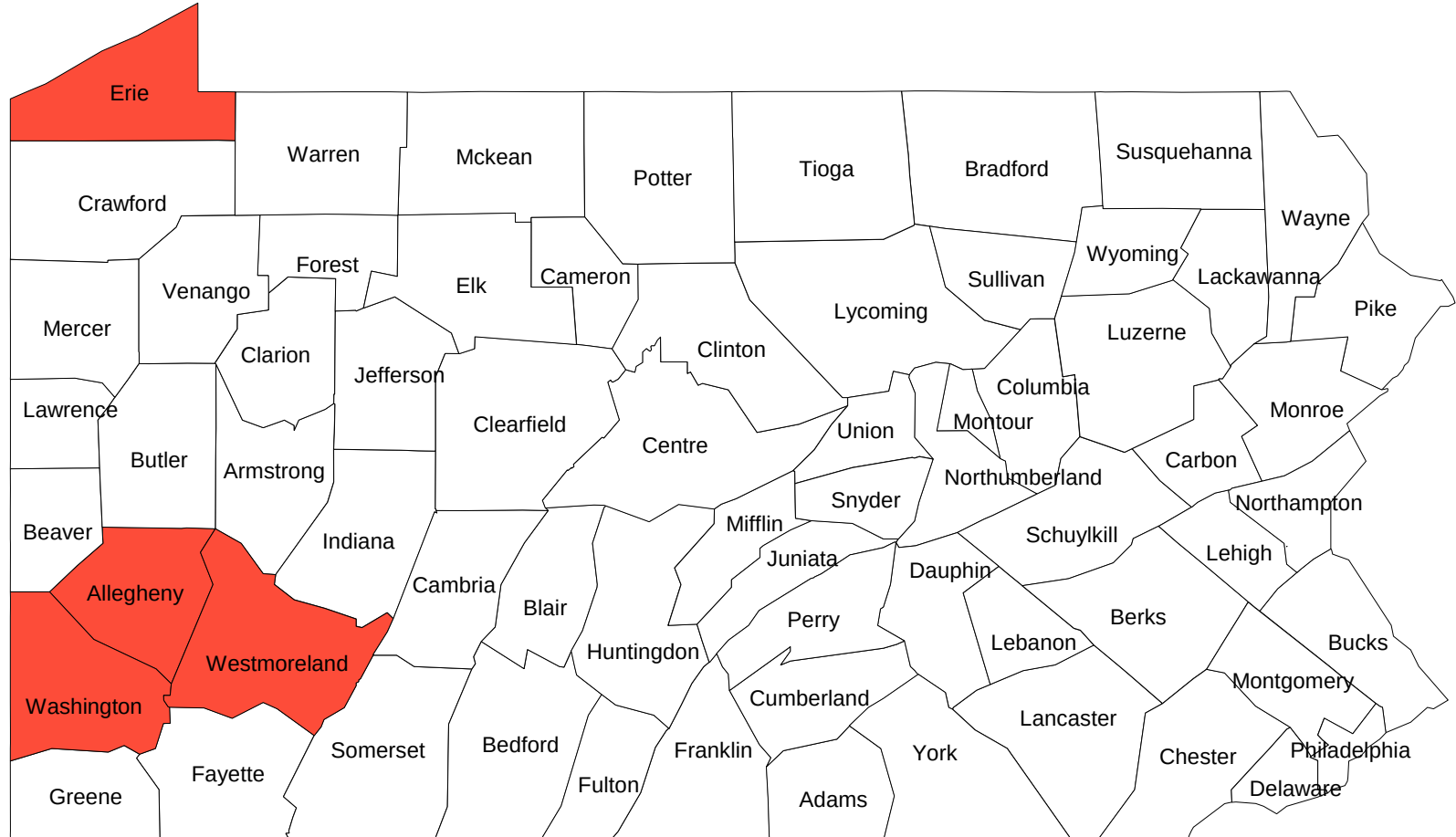
RATING AREA 9

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

2019 Service Area

Issuer: Highmark Choice Company (HCC)

Market: Individual



Key *(modify as needed)*

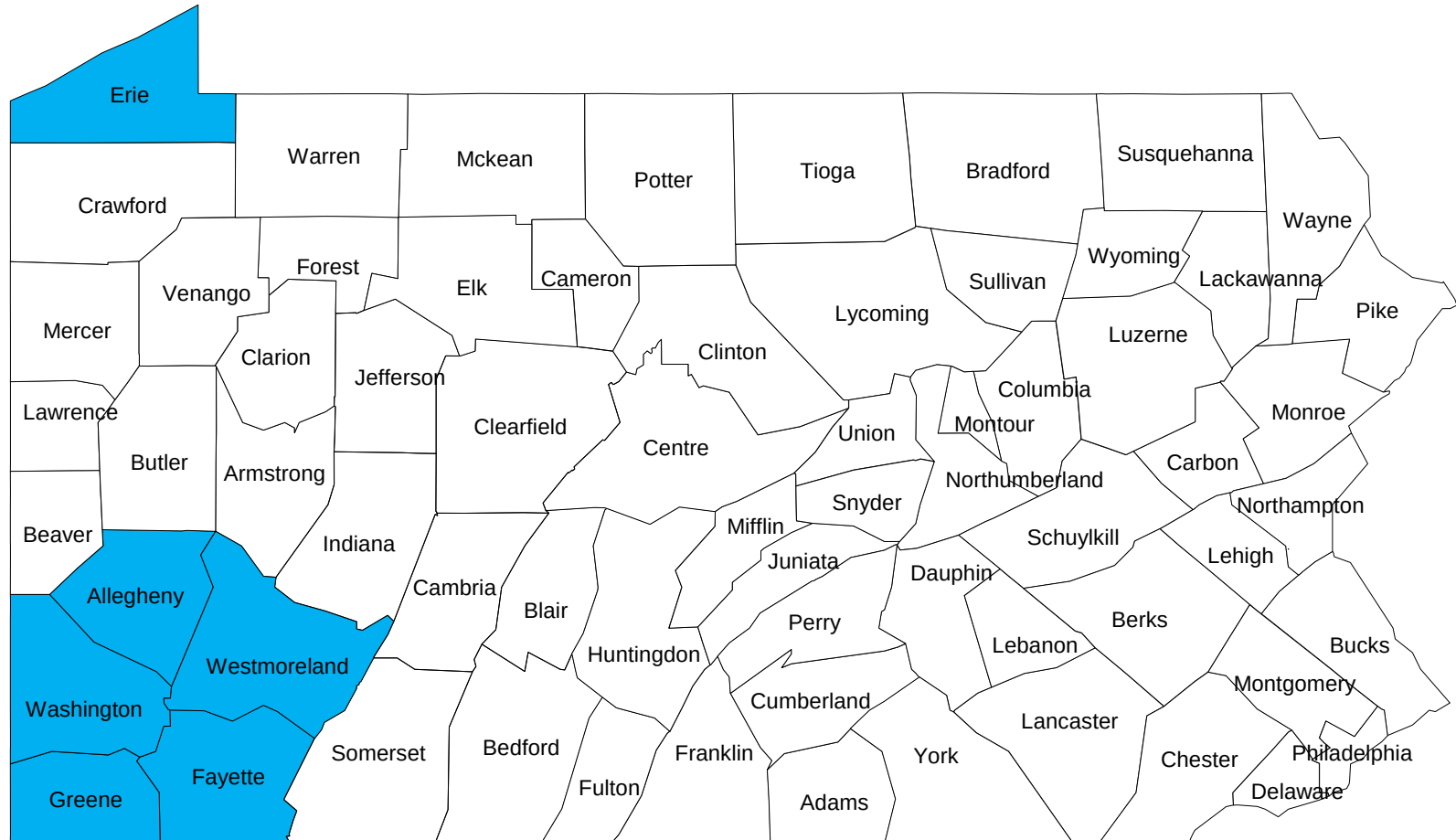
: 2019 on-exchange service area

: 2019 off-exchange only service area

2020 Service Area

Issuer: Highmark Choice Company (HCC)

Market: Individual



Key *(modify as needed)*

 : 2020 on-exchange service area

 : 2020 off-exchange only service area



June 25, 2019

Mr. James Lavery, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Choice Company 2020 ACA Rate Filing (Individual Market)
Highmark Choice Company Filing # 1A-DP-19-HCC (SERFF Filing # HGHM-131904490)

Dear Mr. Lavery:

Enclosed are responses to your June 18, 2019 questions regarding SERFF Filing # HGHM-131904490. We have included your questions along with our responses for your convenience. Since the questions did not require changes to the originally submitted content, the Filing has not been revised at this time.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]

Manager, Actuarial Services
Highmark Inc.

cc:

[REDACTED]

Enclosures

1. Please provide an explanation of how morbidity was removed from impacting rate increases per the updated URR instructions.

Response:

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

2. For both the allowed and incurred claims in the experience period, please provide the three components referenced in the Part III memo: the amount of claims which were processed through the claims system, processed outside of the Company's claims system, and the best estimate of claims incurred but not paid as of the paid through date.

Response:

Please see the attached exhibit labeled Q2 Response.

3. Please explain why the ultimate incurred claims in Table 2 of the PAAM (31,583,784) does not match the sum of 2018 ultimate incurred claims in Table 4 (31,586,222).

Response:

The ultimate incurred claims in Table 2 apply an annual completion factor; whereas, the ultimate incurred claims in Table 4 is applied at the monthly level. Hence, the minimal difference between the two amounts.

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

Response:

In the development of the manual rate, the volume of large claims was assumed to be reasonably consistent from year to year. Due to the level of population changes that typically occur in the ACA individual market, it would be unreliable to explicitly make an adjustment based on current data. The morbidity factor adjustments implicitly account for large claim volume differences between populations.

5. Considering the current date of the URRT is February 1, 2019, please explain why the current enrollment on the URRT (4,348) does not match the PAAM Table 1 (4,917).

Response:

HCC has some plans that were offered only in 2019 (not offered in the experience period or in the projection period). These plans are not captured in the URRT; therefore, the enrollment is excluded as well. For the list of these terminated plans, see Section XV – Terminated Plans and Products of the URRT Part III actuarial memorandum.

6. In Attachment A to the PAAM, columns C and E are both labeled 2018 Normalized Allowed PMPM. Should column E say 2020? Please correct or explain. Also, please provide a narrative explanation of how these two columns are determined.

Response:

The claims PMPM in column C is the HCC allowed claims from the 2018 base experience period and is normalized for demographic, network, and benefit richness factors.

The label on column E is appropriate since the claims PMPMs for the projected population are on a 2018 basis. The change in morbidity is to be calculated at time parameter or trend = 0 per page 17 of the URRT instructions.

The claims PMPMs in column E are derived from the 2/1/2019 enrollment profile which is categorized into the following categories:

Renewal

- This represents our 2018 ACA members that reenrolled in HCC which is a subset of the 2018 overall base experience.

Other Highmark

- This represents the 2018 members from other Highmark markets such as group markets that enrolled in HCC.

Prior ACA

- This represents our 2017 ACA members that lapsed in 2018 and now reenrolled in HCC. We reviewed its 2017 ACA claims, trended to 2018, and used this as starting point to approximate the 2018 allowed claims.

New

- This represents the catch-all category of the remaining members that enrolled in HCC. The 2018 normalized allowed PMPM was set equal the “Renewal” HCC segment

7. Please explain how the 2020 member distribution was determined in Attachment A.

Response:

The 2020 member distribution approximates the 2/1/19 enrollment distribution. A definition of each category is described in the response to Question 6 above.

8. Please explain how the 0.991 factor for changes in utilization due to cost sharing requirements was determined as described in the Part III memo pg. 6.

Response:

The 0.991 change in other on Attachment A is the product of change in Rx rebates = 0.9937 and the change in hospital/physician settlements = 0.9977.

The URRT Worksheet 1 “Other” factor is the product of 0.991 above, change in network = 0.9685 and change in benefit richness = 1.0008 (that is, $0.961 = 0.991 \times 0.9685 \times 1.0008$). Please note that the change in benefit richness factor is reflected in the PAAM Table 3, column F = $\sqrt{1.0008} - 1 = 0.04\%$

9. Please provide quantitative support for the 0.969 2020 network factor shown in Attachment A and explain why the 2018 network factor is 1.000 considering both networks were approved in 2017 per PAAM Table 14.

Response:

Please see the attached exhibit labeled Q9 Response for the development of the 2020 network factor. Since the 2018 network discount is now reflected in the base experience period, the network factor is reset to 1.000.

The network factors on PAAM Table 14 are just the medical component. Thus, we first calculated the allowed claims weighted average network factors for each service zone as defined in Table 14. These

weighted average network factors are additionally weighted by the projected enrollment by service zone to derive the overall network factor of 0.969 as shown on Attachment A.

10. Please provide the credibility methodology used to determine the experience was 100% credible and explain why you believe it is appropriate.

Response:

Credibility of the data was considered in the filing. In general the size of the enrollment in the experience period is above what we would consider to be fully credible. In addition, since the health plan has multiple entities, the experience for this entity was compared to the experience of other entities to assess the reasonableness of the data after accounting for known differences. For example, final rates of the different entities can be compared and expected to differ for things like network or benefit design. These other entities could be used as a source for a manual rate if the experience of this entity did not appear reasonable or was particularly low in enrollment. Based on professional judgement a rigorous mathematical credibility model seemed unlikely to result in materially different rates and did not seem warranted for this entity.

11. Was ASOP #25 considered when developing the credibility methodology?

Response:

Yes. Please see the response to Question 10 above.

12. Please correct the projected index rate discrepancy between the URRT (712.95) and the PAAM (712.45).

Response:

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

13. The URRT WS 1 estimates a risk adjustment receivable of \$4.9 million while the PA RATEE template estimates than \$6.8 million. Please explain this discrepancy and why the PA estimate was not used.

Response:

The URRT Worksheet 1 value represents the Company's estimated calendar year 2018 risk adjustment transfer payment with two months of run-out. This particular estimate was chosen for reporting on URRT Worksheet 1 in order to align the timing of the risk adjustment and the claim values displayed. The URRT value also includes an estimate for the expected impact of the High Cost Risk Pool (HCRP) component of the program. The PA RATEE results did not include an estimate for the impact of the HCRP.

14. Please explain how you plan to determine the projected 2020 risk adjustment transfer amount once HHS releases the actual amount for 2018.

Response:

Once HHS releases the actual transfer amounts for 2018, HCC will reassess its initial projected 2020 risk adjustment transfer amount. At this point in time, it would be difficult to speculate how or to what degree actual results may influence current assumptions.

15. Regarding the risk adjustment attachment B:

- a) Please provide quantitative support for the [REDACTED] HHS Risk Score for HCC
- b) Please explain the HCC Actuarial Value of [REDACTED], considering the 0.698 factor included on the PAAM Table 10.
- c) Considering the PLRS and ARF from the PA RATEE file was used without adjustment, why was the actuarial value of [REDACTED] adjusted to [REDACTED] for the state.

Response:

- a) The [REDACTED] value cited in the question pertains to the allowable rating factor. The HCC HHS risk score value of [REDACTED] shown in Attachment B was developed for the population of members that comprised the rate development discussed in the response to Question 6 above. For sources of members where we had 2018 (or 2017) claims experience and diagnosis data, we utilized their risk scores in the calculation. For the “New” source of members where we did not have claims experience, we made an assumption regarding this category’s risk score based on a review of the claim level and risk score relativities of the other sources.
- b) The [REDACTED] HCC actuarial value shown in Attachment B was developed for the population of members that comprised the rate development discussed in the response to Question 6 above. It represents a weighted average of the standard actuarial values used in the risk adjustment transfer formula (i.e. 0.9 for platinum, 0.8 for gold, 0.7 for silver, 0.6 for bronze, and 0.57 for catastrophic). On the other hand, the 0.698 value from the PAAM Table 10 represents a weighted average of actuarial values from the actuarial value calculator using the current snapshot membership distribution for this issuer.
- c) The statewide average actuarial value and induced demand factors were developed using the enrollment mix by metal level from the PID’s 1Q2019 Enrollment Survey released on April 23, 2019. HCC believes this metal level mix is more representative of the 2020 population because it reflects additional benefit ‘buy-down’ that has occurred since 2018.

16. Please provide quantitative support for the Projected MLR of 88%.

Response:

Please see the attached exhibit labeled Q16 Response for the development of the 88% Projected MLR.

17. Please show the complete development of the 2.67% exchange fee, showing all adjustments.

Response:

Please see the attached exhibit labeled Q17 Response for the development of the 2.67% exchange fee.

18. For all plans, the Paid-to-Allowed Ratio as shown in Attachment C, which does not include the CSR load or induced demand, is larger than the Metal AV in the URRT. What is driving these differences?

Response:

The paid-to-allowed ratios in Attachment C are the pricing factors which are determined using Highmark’s underlying ACA claims experience. Our actual paid-to-allowed factors have historically been higher than the factors from the HHS AV calculator. For on exchange Silver Plans, the pricing factors in Attachment C include the 1.20 CSR load.

The metal AV factors on URRT Worksheet 2 (line 1.6 or row 15), however, are derived using the HHS AV calculator which relies on standard national population claims experience and would not be aligned to the pricing AVs in general. The HHS AV calculator is helpful in determining the metal level of a given benefit plan which allows for ease in comparing the qualified health plans among the carriers.

19. Please provide quantitative support for the 2020 network factor of 0.969.

Response:

Please see the response to Question 9 above.

20. The provider network adjustment in Table 10 of the PAAM is not normalized, please correct.

Response:

The network factors in Table 10 of the PAAM were normalized. Please see the response to Question 9 above as well as the attached exhibit labeled Q9 Response for a demonstration of the normalization. Table 10 weights the normalized factors by snapshot enrollment rather than projected enrollment, which is why the total value on Table 10 is not 1.000.

21. Please explain how the catastrophic adjustment of 0.92 was developed.

Response:

The 0.92 factor is intended to represent the expected impact of the unique catastrophic plan eligibility category, which is one of the permitted plan-level adjustments to the index rate. Given the leaner benefit design of catastrophic plan, separate risk adjustment and greater eligibility by younger individuals, it was reasonable to assume that a reduction factor (i.e. a factor less than 1.0) was appropriate. This factor was developed in our initial ACA rate filing for the 2014 Plan Year and was based on data and analysis from outside consultants with better access to industry data. The development of the 0.92 factor took into consideration the compressed age curve, along with the eligibility restrictions for catastrophic plans. We have continued to use the same factor in each subsequent year. Similar factors are used by other issuers in the market and the resulting premium rates are in line with other issuers in the marketplace, supporting the reasonability and appropriateness of this factor.

22. Please explain the increase in administrative expenses compared to last year's filing.

Response:

The administrative expenses assumption is provided by our Cost Accounting Department. The increase in the admin expense on a PMPM basis reflected the fixed cost expenses being measured against a declining enrollment basis.

23. Please explain why 0.0% was included for the Health Insurance Provider Fee.

Response:

Although this Individual ACA business would normally be subject to the Health Insurance Provider Fee, the HCC entity that the business is written in is expected to meet an exemption to the fee found in 26 C.F.R. § 57.2(b)(2)(iii) concerning at least 80% of gross revenue coming from government business such as Medicare, Medicaid or SCHIP. The HCC entity is expected to meet this exemption criteria in 2020 and the Individual ACA business is expected to be less than 20% of HCC's revenue. Therefore, none of the business in HCC is expected to be included in the calculation of the Health Insurance Provider Fee.

24. Please explain what is driving the 2.71% increase in member distribution for ages 64 and older per Attachment E.

Response:

The distribution indicates that HCC has a higher proportion of the older age-group as the result of overall individual ACA market contraction.

The following are additional questions or comments from the PID:

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

Response:

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

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

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

Response:

- a) The Company did consider whether or not any adjustment to projected experience was warranted due to the RADV process. However, since this process was only recently implemented, with 2017 results only recently released, we believe that it is too soon to make any assumptions in our projections regarding the anticipated level of payments or recoveries from this program.
- b) We provide the following additional considerations in assessing whether or not future adjustments would be practicable:
 - Overall, this program is designed to be revenue neutral across the market. So absent any reliable market-wide analysis, it would be equally likely that a company would receive a payment or would be required to make a contribution.
 - The consideration of risk score adjustments from the RADV process is dependent upon the entirety of market participants, and each participant's ultimate condition profile. These risk profiles are generally not known and could fluctuate from year to year.
 - The Individual market results for 2017 in Pennsylvania showed that a small risk score adjustment would be made for the 2018 risk adjustment transfer results. However, it has not been demonstrated that such an adjustment would tend to persist year over year. Furthermore, an adjustment could be made in the opposite direction in a future year.
 - Although we have not adjusted for the RADV process in our 2020 experience projection, we believe that such an adjustment may be warranted in future rate development periods if the process exhibits a reasonable level of predictability and recurrence. This may not be known until several years beyond the initial implementation.

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

Response:

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

4. For the expanded bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

Response:

The Prescription Drug Benefit Plan provides three major services of coverage (as defined on page 94142 of the 2018 Notice of Benefit and Payment Parameters) that are less than or equal to 50% coinsurance and available prior to any deductible. These services include: generic drugs, specialty drugs, and preferred brand drugs. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications documents provided as a separate attachments with the initial SERFF submission.

Highmark Choice Company

Individual Market

Response to Objection 1 - Question 2

2018 Base Experience Period Claims	Allowed Claims	Incurred Claims
Processed Through the Issuer's Claim System	\$38,056,736	\$30,016,930
Processed Outside the Issuer's Claim System	\$0	\$0
Incurred But Not Paid	\$1,533,435	\$1,209,484
Total Medical Claims	\$39,590,171	\$31,226,414
Rx Rebates	(\$1,548,623)	(\$1,548,623)
Total Medical Claims after Rx Rebates	\$38,041,548	\$29,677,791
Pediatric Dental Claims	\$34,440	\$28,072
Pediatric Vision Capitation	\$20,927	\$20,927
Professional Settlements	\$196,348	\$196,348
Hospital Settlements	\$132,950	\$132,950
Total Claims	\$38,426,213	\$30,056,088
Total From URRT, WS1 Section 1	\$38,426,213	\$30,056,088

Highmark Choice Company

Individual Market

Response to Objection 1 - Question 9

Component	% of Allowed	Zone Z	Zone AA	Total
Projected Enrollment		85.7%	14.3%	100.0%
Medical Factor	73.3%	1.000	0.700	
Rx/Dental/Cap Factor	<u>26.7%</u>	<u>1.000</u>	<u>1.000</u>	
Total Network Factor	100.0%	1.000	0.780	0.969
Normalized Network Factor		1.032	0.805	1.000

Highmark Choice Company

Individual Market

Response to Objection 1 - Question 16

Description	Source	Calculation
Numerator		
Projected Paid EHB Claims PMPM	Table 5, C29	\$572.48
Projected Required Revenue PMPM	Table 6, C63	\$608.42
Quality Improvement Factor	CMS Default	0.80%
<u>Projected Risk Adjustment PMPM</u>	<u>Table 5, C31</u>	<u>\$54.15</u>
Adjusted Claims		\$523.20
Denominator		
Projected Required Revenue PMPM	Table 6, C63	\$608.42
Projected Exchange User Fee	Table 5, C32	\$14.24
Risk Adjustment User Fee	CMS	\$0.18
<u>Health Insurer Fee</u>	<u>Table 6, D57</u>	<u>\$0.00</u>
Adjusted Premium		\$594.00
Projected MLR		88.1%

Highmark Choice Company**Individual Market****Response to Objection 1 - Question 17**

Description	Calculation
Exchange User Fee	3%
<u>Projected On Exchange Membership</u>	<u>78%</u>
Exchange User Fee (% of Premium)	2.34%
Projected Paid to Allowed Ratio	0.804
Catastrophic Eligibility Adjustment	0.999
<u>Premium to Claim Adjustment</u>	<u>0.917</u>
Exchange User Fee	2.67%

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7	Rating Area 4	0.9700

Part II of the Preliminary Justification

Highmark Choice Company – Individual Market

Scope and Range:

Highmark Choice Company is requesting an average rate decrease of 2.21% ranging from -6.2% to 7.5% for the 2020 ACA-qualifying individual products with effective dates from January 1, 2020 to December 31, 2020. This is projected to affect 4,348 members.

These premium rates are being set at a level that is required to adequately cover rising costs. The proposed average rate decrease is being driven by unanticipated improvement in the base claims experience.

Historical Financial Experience:

Highmark Choice Company incurred an underwriting gain in its Individual ACA programs in 2018.

Change in Medical Service Costs:

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

Change in Benefits and Cost Sharing:

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

Administrative Costs and Anticipated Operating Results:

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Highmark Choice Company

Individual Rate Filing

Effective January 1, 2020

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Choice Company's (HCC) individual block of business rate filing, for products with an effective date of January 1, 2020. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Choice Company.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 38949
- Market: Individual
- Effective Date: January 1, 2020

I.2 Company Contact Information:

- Primary Contact Name: [REDACTED]
- Primary Contact Telephone Number: [REDACTED]
- Primary Contact Email Address: [REDACTED]

II. Proposed Rate Changes

For all rate increases by plan, see the 'Cum'tive Rate Change % (over 12 mos prior)' found in Worksheet 2, line 1.11 of the URRT. The rate increase varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act as well as mappings between discontinued and new plans.

The proposed average rate decrease is being driven by unanticipated improvement in the base claims experience.

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. We have accounted for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2020 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2020, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2020. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, HCC reserves the right to submit a revised filing.

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

III.1 Paid through Date:

Experience Period claims were based on incurred calendar year 2018, paid through February 2019. This includes 2018 experience in Affordable Care Act compliant plans. HCC did not offer any transitional plans in 2018.

III.2 Current Date:

The current date shown represents a snapshot of February 1, 2019.

III.3 Premiums in Experience Period:

The premiums shown for the experience period were based on calendar year 2018 actual revenues with no MLR rebates.

As it is instructed on page 15 of the "Draft 2020 Unified Rate Review Instructions" (May 2019 released), the MLR rebates should not be reflected in the premium.

III.4 Allowed and Paid Claims Incurred During the Experience Period:

- **Historical Experience:** We chose HCC's current experience for the individual block of business for the period January 1, 2018 through December 31, 2018, with claims paid through February, 2019 as the basis for the 2020 projected individual market pricing.
- **Claims Incurred During the 12-month Experience Period:** Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HCC's individual book-of-business. This section includes:
 - The amount of claims which were processed through Company's claims system,
 - Claims processed outside of the Company's claims system, and
 - Our best estimate of claims incurred but not paid as of the paid through date stated above.
- **Method for Determining Allowed Claims:** For non-capitated claims, the allowed charges are summarized from HCC's detailed claim-level historical data. This experience includes 2018 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- **Paid Claims:** We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2018 plan designs chosen by each member.
- **Incurred but Not Paid (IBNR) Claims Estimate:** HCC is using a completion factor of 0.961 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for HCC's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

IV. Benefit Categories

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drugs utilization were converted to a "per 30-day" script count.

V. Projection Factors

V.1 Trend Factors

This development of the CY2020 rates reflects an annual trend rate of 7.5% (4.5% cost, 2.9% utilization). These trends reflect HCC's expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

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

V.2 Changes in the Morbidity of the Population Insured

We applied an adjustment of approximately 0.1% to reflect the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors). This morbidity adjustment reflects multiple changes including blending of the ACA business with new members from multiple sources including uninsured and the employer markets.

Impact of Health Insurance Coverage Mandate

In accordance with the Department's guidance, the morbidity factor was increased by 6.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate. This deterioration is reflected in the filing by multiplying the original morbidity factor of -5.6% by 6.0% to arrive at a final morbidity factor of 0.1%.

V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about 2.7% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

V.4 Changes in Benefits

There is no change in benefits related to the essential health benefit (EHB) categories so the factor is set to 1.0. The cost sharing changes for the EHBs are captured in the paid to allowed ratio factors discussed in the AV and Cost Sharing Design of Plan section XIV.1.

V.5 Changes in Others

The 0.961 factor represents the changes in utilization due to cost sharing requirements, network, pharmacy rebates, and hospital/physician settlements.

VI. Manual Rate Adjustments

HCC's individual experience is fully credible. No manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is from HCC's individual book of business in 2018. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for HCC. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

IX. Market Adjusted Index Rate [MAIR]

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for risk adjustment and the exchange fee.

IX.1 Projected Reinsurance PMPM

- There is no reinsurance program for HCC.

IX.2 Projected Risk Adjustments PMPM:

The estimated average risk score for HCC's projected 2020 population was developed by using HCC's 2018 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, allowable rating factors, actuarial value factors and induced demand factors were estimated for HCC based upon its projected 2020 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2020.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HCC receiving from the risk adjustment pool. This value is reflected in worksheet 1 consistent with the single risk pool regulations.

- The analysis resulted in HCC receiving from the risk adjustment pool. The \$67.39 PMPM value is shown in worksheet 1 of the URRT is developed by taking the

expected risk transfer and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allow factor and the composite effect of catastrophic eligibility.

For the purposes of this rate filing, HCC has assumed that projected High Cost Risk Pool (HCRP) charges are offset by projected HCRP reimbursements. Thus, no adjustment has been made to the projected risk adjustment transfer discussed above for the HCRP component of the program. Similarly, we have not included an adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

IX.3 The Exchange User Fee %

The 2.67% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility.

X. Plan Adjusted Index Rates [PAIR]

The Plan Adjusted Index Rates can be found on line 3.11, Worksheet 2 of the URRT. The PAIR rates calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

X.1 AV and Cost Sharing Design of Plan

The AV and cost sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors adopted by the risk adjustment methodology relative its weight average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plan.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.20 and represents the non-payment of Cost Sharing Reduction subsidies.

X.2 Provider Network Adjustment

- The provider network adjustments are developed by dividing the plan level network factor by the overall weighted average from all plans.

X.3 Benefits in Addition to EHB

- There are no benefits in addition to EHB.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

X.5 Taxes and Fees:

The following fees were added:

- \$0.18 PMPM for Risk Transfer User Fee.
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

X.6 Profit (or Contribution to Surplus) & Risk Margin:

HCC has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HCC is not waiving any right to include a risk and contingency factor which HCC believes is consistent with historical and legal interpretations of HCC and the Pennsylvania Insurance Department.

X.7 Catastrophic Adjustment

For catastrophic plan, we use a 0.92 factor for the specific eligibility adjustment.

XI. Calibration

XI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.948. This factor is calculated by dividing the all members age factor of 1.948 by the ratio of billable members to total members 1.000. The age curve calibration factor is $1/1.948 = 0.5133$.

XI.2 Geographic Calibration Factor:

The projected weighted average geographic factor is 0.970. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.970. The geographic calibration factor is $1/0.970 = 1.0309$.

XI.3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.008. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.008. The tobacco calibration factor is $1/1.008 = 0.9923$.

XI.4 Consumer Adjusted Premium Rate Developments:

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

XII. Projected Loss Ratio

The projected loss ratio for 2020 using the federally prescribed MLT methodology is 88%.

XIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of HCC's QHP application.

XIV. Membership Projections

Membership projections reflect HCC's expectations for 2020. These projections reflect expected changes in market share due to market competition and changes in HCC's plan offerings, relative price levels, and changes in plan offerings (where applicable).

HCC expects membership in 2020 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	21.7%	9.7%
150%-200%	87%	22.2%	10.0%
200%-250%	73%	7.5%	3.4%
>250%	70%	<u>48.6%</u>	<u>21.8%</u>
Total		100.0%	44.8%

XV. Terminated Plans and Products

Plans in the 2018 experience period that will no longer be available in 2020 can be found in Exhibit I.

HCC also has some plans that were offered only in 2019 (not offered in the experience period or in the projection period). For these plans, some members will be mapped to a renewing plan and others will be mapped to a new plan, depending on whether the members are currently on or off the exchange. These plans are shown in Exhibit I. In instances where there are multiple plans being mapped to a single HIOS ID, the increases are weighted by the mapped members and the experience period information is populated with zeros.

XVI. Plan Type

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

XVII. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared to accompany HCC's rate filing for the individual combined market on and off the Pennsylvania Exchange.

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

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

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

I certify that the 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. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

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

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

Signed: [REDACTED]

Title: [REDACTED]

Date: May 21, 2019

XVIII.**Exhibit I****Highmark Choice Company****Terminated Experience Period Plans**

HIOS ID	Metal	Plan Name	2020 Mapping
38949PA0080002	Silver	my Direct Blue HMO 3750S	N/A
38949PA0080004	Silver	my Direct Blue HMO 7150S	N/A
38949PA0080006	Bronze	my Direct Blue HMO 7000B	N/A

Terminated Plans Offered in 2019 Only

HIOS ID	Metal	Plan Name	2020 Mapping
38949PA0080009	Silver	my Direct Blue HMO Silver 0	38949PA0080002
38949PA0080010	Silver	my Direct Blue HMO Silver 3500 - 2 Free PCP Visits	38949PA0090003
38949PA0100004	Silver	my Direct Blue Erie HMO Silver 0	38949PA0100003
38949PA0100005	Silver	my Direct Blue Erie HMO Silver 3500 - 2 Free PCP Visits	38949PA0110003

ACTUARIAL MEMORANDUM

Highmark Choice Company

Individual Rate Filing - January 1, 2020

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Choice Company ("HCC") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2020. The rates are guaranteed until December 31, 2020.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. It is in compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
3. The rating factors and rating methodology are reasonable and consistent with HCC's business plan at the time of the filing.

[REDACTED]

[REDACTED]

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*		38949				
		23-1294723				
		01/01/2020				
		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	
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	280.05	280.05
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	15	304.94	304.94
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	16	314.46	314.46
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	17	323.98	323.98
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	18	334.23	334.23
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	19	344.48	344.48
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	20	355.10	355.10
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	21	366.08	375.23
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	22	366.08	375.23
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	23	366.08	375.23
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	24	366.08	375.23
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	25	367.54	376.73
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	26	374.87	384.24
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	27	383.65	393.24
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	28	397.93	407.88
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	29	409.64	419.88
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	30	415.50	425.89
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	31	424.29	434.90
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	32	433.07	443.90
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	33	438.56	449.52
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	34	444.42	455.53
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	35	447.35	458.53
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	36	450.28	461.54
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	37	453.21	464.54
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	38	456.14	467.54
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	39	461.99	473.54
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	40	467.85	514.64
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	41	476.64	526.69
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	42	485.06	539.39
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	43	496.77	556.88
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	44	511.41	578.92
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	45	528.62	605.27
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	46	549.12	636.98
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	47	572.18	673.46
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	48	598.54	715.85
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	49	624.53	760.05
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	50	653.82	800.93
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	51	682.74	836.36
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	52	714.59	875.37
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	53	746.80	914.83
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	54	781.58	957.44
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	55	816.36	1000.04
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	56	854.06	1046.22
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	57	892.14	1092.87
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	58	932.77	1142.64
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	59	952.91	1167.31
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	60	993.54	1217.09
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	61	1028.68	1260.13
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	62	1051.75	1288.39
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	63	1080.67	1323.82
	38949PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1098.24	1345.34
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	290.52	290.52
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	15	316.35	316.35
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	16	326.22	326.22
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	17	336.10	336.10
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	18	346.73	346.73
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	19	357.36	357.36
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	20	368.38	368.38
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	21	379.77	389.26
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	22	379.77	389.26
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	23	379.77	389.26
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	24	379.77	389.26
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	25	381.29	390.82
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	26	388.88	398.60
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	27	398.00	407.95
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	28	412.81	423.13
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	29	424.96	435.58
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	30	431.04	441.82
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	31	440.15	451.15
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	32	449.27	460.50
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	33	454.96	466.33
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	34	461.04	472.57
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	35	464.08	475.68
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	36	467.12	478.80
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	37	470.16	481.91
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	38	473.19	485.02
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	39	479.27	491.25
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	40	485.35	533.89
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	41	494.46	546.38
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	42	503.20	559.56
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	43	515.35	577.71
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	44	530.54	600.57
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	45	548.39	627.91
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	46	569.66	660.81
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	47	593.58	698.64
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	48	620.92	742.62
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	49	647.89	788.48
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	50	678.27	830.88
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	51	708.27	867.63
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	52	741.31	908.10
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	53	774.73	949.04
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	54	810.81	993.24
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	55	846.89	1037.44
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	56	886.00	1085.35
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	57	925.50	1133.74
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	58	967.65	1185.37
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	59	988.54	1210.96
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	60	1030.70	1262.61
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	61	1067.15	1307.26
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	62	1091.08	1336.57
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	63	1121.08	1373.32
	38949PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1139.31	1395.65
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	285.74	285.74
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	15	311.14	311.14
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	16	320.85	320.85
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	17	330.57	330.57
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	18	341.02	341.02
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	19	351.48	351.48
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	20	362.31	362.31
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	21	373.52	382.86
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	22	373.52	382.86
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	23	373.52	382.86
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	24	373.52	382.86
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	25	375.01	384.39
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	26	382.48	392.04
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	27	391.45	401.24
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	28	406.02	416.17
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	29	417.97	428.42
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	30	423.95	434.55
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	31	432.91	443.73
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	32	441.87	452.92
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	33	447.48	458.67
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	34	453.45	464.79
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	35	456.44	467.85
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	36	459.43	470.92
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	37	462.42	473.98
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	38	465.41	477.05
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	39	471.38	483.16
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	40	477.36	525.10
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	41	486.32	537.38
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	42	494.91	550.34
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	43	506.87	568.20
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	44	521.81	590.69
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	45	539.36	617.57
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	46	560.28	649.92
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	47	583.81	687.14
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	48	610.71	730.41
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	49	637.23	775.51
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	50	667.11	817.21
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	51	696.61	853.35
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	52	729.11	893.16
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	53	761.98	933.43
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	54	797.47	976.90
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	55	832.95	1020.36
	38949PA0080002	Rating Area 4	Tobacco User/Non-Tobacco User	56	871.42	1067.49
	38949PA0080002	Rating Area 4				

38949PA0090001 Rating Area 4	Tobacco User/Non-Tobacco User	16	303.38	303.38
		17	312.56	312.56
		18	322.45	322.45
		19	332.34	332.34
		20	342.58	342.58
		21	353.18	362.01
		22	353.18	362.01
		23	353.18	362.01
		24	353.18	362.01
		25	354.59	363.45
		26	361.66	370.70
		27	370.13	379.38
		28	383.91	393.51
		29	395.21	405.09
		30	400.86	410.88
		31	409.34	419.57
		32	417.81	428.26
		33	423.11	433.69
		34	428.76	439.48
		35	431.59	442.38
		36	434.41	445.27
		37	437.24	448.17
		38	440.06	451.06
		39	445.71	456.85
		40	451.36	496.50
		41	459.84	508.12
		42	467.96	520.37
		43	479.27	537.26
		44	493.39	558.52
		45	509.99	583.94
		46	529.77	614.53
		47	552.02	649.73
		48	577.45	690.63
		49	602.53	733.28
		50	630.78	772.71
		51	658.68	806.88
		52	689.41	844.53
		53	720.49	882.60
		54	754.04	923.70
		55	787.59	964.80
		56	823.97	1009.36
		57	860.70	1054.36
		58	899.90	1102.38
		59	919.33	1126.18
		60	958.53	1174.20
		61	992.44	1215.74
		62	1014.69	1243.00
		63	1042.59	1277.17
		64 and over	1059.54	1297.94
38949PA0090003 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	239.43	239.43
38949PA0090003 Rating Area 4	Tobacco User/Non-Tobacco User	15	260.71	260.71
		16	268.85	268.85
		17	276.99	276.99
		18	285.75	285.75
		19	294.51	294.51
		20	303.59	303.59
		21	312.98	320.80
		22	312.98	320.80
		23	312.98	320.80
		24	312.98	320.80
		25	314.23	322.09
		26	320.49	328.50
		27	328.00	336.20
		28	340.21	348.72
		29	350.22	358.98
		30	355.23	364.11
		31	362.74	371.81
		32	370.26	379.52
		33	374.95	384.32
		34	379.96	389.46
		35	382.46	392.02
		36	384.97	394.59
		37	387.47	397.16
		38	389.97	399.72
		39	394.98	404.85
		40	399.99	439.99
		41	407.50	450.29
		42	414.70	461.15
		43	424.71	476.10
		44	437.23	494.94
		45	451.94	517.47
		46	469.47	544.59
		47	489.19	575.78
		48	511.72	612.02
		49	533.94	649.80
		50	558.98	684.75
		51	583.71	715.04
		52	610.94	748.40
		53	638.48	782.14
		54	668.21	818.56
		55	697.95	854.99
		56	730.18	894.47
		57	762.73	934.34
		58	797.47	976.90
		59	814.69	998.00
		60	849.43	1040.55
		61	879.47	1077.35
		62	899.19	1101.51
		63	923.92	1131.80
		64 and over	938.94	1150.20
38949PA0080007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	206.22	206.22
38949PA0080007 Rating Area 4	Tobacco User/Non-Tobacco User	15	224.55	224.55
		16	231.56	231.56
		17	238.57	238.57
		18	246.12	246.12
		19	253.67	253.67
		20	261.48	261.48
		21	269.57	276.31
		22	269.57	276.31
		23	269.57	276.31
		24	269.57	276.31
		25	270.65	277.42

38949PA0080007 Rating Area 4	Tobacco User/Non-Tobacco User	26	276.04	282.94
		27	282.51	289.57
		28	293.02	300.35
		29	301.65	309.19
		30	305.96	313.61
		31	312.43	320.24
		32	318.90	326.87
		33	322.94	331.01
		34	327.26	335.44
		35	329.41	337.65
		36	331.57	339.86
		37	333.73	342.07
		38	335.88	344.28
		39	340.20	348.71
		40	344.51	378.96
		41	350.98	387.83
		42	357.18	397.18
		43	365.81	410.07
		44	376.59	426.30
		45	389.26	445.70
		46	404.36	469.06
		47	421.34	495.92
		48	440.75	527.14
		49	459.89	559.69
		50	481.45	589.78
		51	502.75	615.87
		52	526.20	644.60
		53	549.92	673.65
		54	575.53	705.02
		55	601.14	736.40
		56	628.91	770.41
		57	656.94	804.75
		58	686.86	841.40
		59	701.69	859.57
		60	731.61	896.22
		61	757.49	927.93
		62	774.47	948.73
		63	795.77	974.82
		64 and over	808.71	990.67
38949PA0090002 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	205.10	205.10
38949PA0090002 Rating Area 4	Tobacco User/Non-Tobacco User	15	223.34	223.34
		16	230.31	230.31
		17	237.28	237.28
		18	244.78	244.78
		19	252.29	252.29
		20	260.07	260.07
		21	268.11	274.81
		22	268.11	274.81
		23	268.11	274.81
		24	268.11	274.81
		25	269.18	275.91
		26	274.54	281.40
		27	280.98	288.00
		28	291.44	298.73
		29	300.02	307.52
		30	304.30	311.91
		31	310.74	318.51
		32	317.17	325.10
		33	321.20	329.23
		34	325.49	333.63
		35	327.63	335.82
		36	329.78	338.02
		37	331.92	340.22
		38	334.07	342.42
		39	338.35	346.81
		40	342.64	376.90
		41	349.08	385.73
		42	355.25	395.04
		43	363.83	407.85
		44	374.55	423.99
		45	387.15	443.29
		46	402.17	466.52
		47	419.06	493.23
		48	438.36	524.28
		49	457.40	556.66
		50	478.84	586.58
		51	500.03	612.54
		52	523.35	641.10
		53	546.94	670.00
		54	572.41	701.20
		55	597.89	732.42
		56	625.50	766.24
		57	653.38	800.39
		58	683.14	836.85
		59	697.89	854.92
		60	727.65	891.37
		61	753.39	922.90

38949PA0090002 Rating Area 4		Tobacco User/Non-Tobacco User	62	770.28	943.59
38949PA0090002 Rating Area 4		Tobacco User/Non-Tobacco User	63	791.46	969.54
38949PA0090002 Rating Area 4		Tobacco User/Non-Tobacco User	64 and over	804.33	985.30
38949PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	208.00	208.00
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	15	226.48	226.48
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	16	233.55	233.55
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	17	240.62	240.62
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	18	248.24	248.24
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	19	255.85	255.85
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	20	263.73	263.73
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	21	271.89	278.69
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	22	271.89	278.69
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	23	271.89	278.69
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	24	271.89	278.69
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	25	272.98	279.80
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	26	278.42	285.38
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	27	284.94	292.06
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	28	295.54	302.93
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	29	304.24	311.85
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	30	308.60	316.32
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	31	315.12	323.00
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	32	321.65	329.69
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	33	325.72	333.86
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	34	330.07	338.32
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	35	332.25	340.56
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	36	334.42	342.78
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	37	336.60	345.02
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	38	338.77	347.24
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	39	343.13	351.71
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	40	347.48	382.23
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	41	354.00	391.17
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	42	360.25	400.60
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	43	368.95	413.59
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	44	379.83	429.97
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	45	392.61	449.54
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	46	407.84	473.09
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	47	424.96	500.18
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	48	444.54	531.67
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	49	463.84	564.49
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	50	485.60	594.86
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	51	507.07	621.16
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	52	530.73	650.14
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	53	554.66	679.46
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	54	580.49	711.10
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	55	606.31	742.73
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	56	634.32	777.04
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	57	662.60	811.69
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	58	692.78	848.66
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	59	707.73	866.97
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	60	737.91	903.94
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	61	764.01	935.91
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	62	781.14	956.90
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	63	802.62	983.21
38949PA0080011 Rating Area 4		Tobacco User/Non-Tobacco User	64 and over	815.67	999.20
38949PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	196.70	196.70
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	15	214.19	214.19
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	16	220.87	220.87
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	17	227.56	227.56
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	18	234.76	234.76
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	19	241.96	241.96
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	20	249.42	249.42
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	21	257.13	263.56
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	22	257.13	263.56
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	23	257.13	263.56
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	24	257.13	263.56
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	25	258.16	264.61
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	26	263.30	269.88
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	27	269.47	276.21
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	28	279.50	286.49
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	29	287.73	294.92
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	30	291.84	299.14
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	31	298.01	305.46
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	32	304.18	311.78
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	33	308.04	315.74
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	34	312.16	319.96
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	35	314.21	322.07
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	36	316.27	324.18
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	37	318.33	326.29
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	38	320.38	328.39
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	39	324.50	332.61
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	40	328.61	361.47
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	41	334.78	369.93
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	42	340.70	378.86
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	43	348.93	391.15
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	44	359.21	406.63
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	45	371.30	425.14
38949PA0080008 Rating Area 4		Tobacco User/Non-Tobacco User	46	385.70	447.41

38949PA0080008 Rating Area 4	Tobacco User/Non-Tobacco User	47	401.89	473.02
		48	420.41	502.81
		49	438.66	533.85
		50	459.23	562.56
		51	479.55	587.45
		52	501.92	614.85
		53	524.55	642.57
		54	548.97	672.49
		55	573.40	702.42
		56	599.88	734.85
		57	626.63	767.62
		58	655.17	802.58
		59	669.31	819.90
		60	697.85	854.87
		61	722.54	885.11
		62	738.73	904.94
		63	759.05	929.84
		64 and over	771.39	944.95
38949PA0140001 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	164.57	164.57
38949PA0140001 Rating Area 4	Tobacco User/Non-Tobacco User	15	179.20	179.20
		16	184.80	184.80
		17	190.39	190.39
		18	196.41	196.41
		19	202.44	202.44
		20	208.68	208.68
		21	215.13	220.51
		22	215.13	220.51
		23	215.13	220.51
		24	215.13	220.51
		25	215.99	221.39
		26	220.29	225.80
		27	225.46	231.10
		28	233.85	239.70
		29	240.73	246.75
		30	244.17	250.27
		31	249.34	255.57
		32	254.50	260.86
		33	257.73	264.17
		34	261.17	267.70
		35	262.89	269.46
		36	264.61	271.23
		37	266.33	272.99
		38	268.05	274.75
		39	271.49	278.28
		40	274.94	302.43
		41	280.10	309.51
		42	285.05	316.98
		43	291.93	327.25
		44	300.54	340.21
		45	310.65	355.69
		46	322.70	374.33
		47	336.25	395.77
		48	351.74	420.68
		49	367.01	446.65
		50	384.22	470.67
		51	401.22	491.49
		52	419.93	514.41
		53	438.87	537.62
		54	459.30	562.64
		55	479.74	587.68
		56	501.90	614.83
		57	524.27	642.23
		58	548.15	671.48
		59	559.98	685.98
		60	583.86	715.23
		61	604.52	740.54
		62	618.07	757.14
		63	635.06	777.95
38949PA0140001 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	645.39	790.60
38949PA0100008 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	218.48	218.48
38949PA0100008 Rating Area 1	Tobacco User/Non-Tobacco User	15	237.90	237.90
		16	245.32	245.32
		17	252.75	252.75
		18	260.74	260.74
		19	268.74	268.74
		20	277.02	277.02
		21	285.59	292.73
		22	285.59	292.73
		23	285.59	292.73
		24	285.59	292.73
		25	286.73	293.90
		26	292.44	299.75
		27	299.30	306.78
		28	310.44	318.20
		29	319.58	327.57
		30	324.14	332.24
		31	331.00	339.28

38949PA0100008 Rating Area 1	Tobacco User/Non-Tobacco User	32	337.85	346.30
	Tobacco User/Non-Tobacco User	33	342.14	350.69
	Tobacco User/Non-Tobacco User	34	346.71	355.38
	Tobacco User/Non-Tobacco User	35	348.99	357.71
	Tobacco User/Non-Tobacco User	36	351.28	360.06
	Tobacco User/Non-Tobacco User	37	353.56	362.40
	Tobacco User/Non-Tobacco User	38	355.85	364.75
	Tobacco User/Non-Tobacco User	39	360.41	369.42
	Tobacco User/Non-Tobacco User	40	364.98	401.48
	Tobacco User/Non-Tobacco User	41	371.84	410.88
	Tobacco User/Non-Tobacco User	42	378.41	420.79
	Tobacco User/Non-Tobacco User	43	387.55	434.44
	Tobacco User/Non-Tobacco User	44	398.97	451.63
	Tobacco User/Non-Tobacco User	45	412.39	472.19
	Tobacco User/Non-Tobacco User	46	428.39	496.93
	Tobacco User/Non-Tobacco User	47	446.38	525.39
	Tobacco User/Non-Tobacco User	48	466.94	558.46
	Tobacco User/Non-Tobacco User	49	487.22	592.95
	Tobacco User/Non-Tobacco User	50	510.06	624.82
	Tobacco User/Non-Tobacco User	51	532.63	652.47
	Tobacco User/Non-Tobacco User	52	557.47	682.90
	Tobacco User/Non-Tobacco User	53	582.60	713.69
	Tobacco User/Non-Tobacco User	54	609.73	746.92
	Tobacco User/Non-Tobacco User	55	636.87	780.17
	Tobacco User/Non-Tobacco User	56	666.28	816.19
	Tobacco User/Non-Tobacco User	57	695.98	852.58
	Tobacco User/Non-Tobacco User	58	727.68	891.41
	Tobacco User/Non-Tobacco User	59	743.39	910.65
	Tobacco User/Non-Tobacco User	60	775.09	949.49
	Tobacco User/Non-Tobacco User	61	802.51	983.07
	Tobacco User/Non-Tobacco User	62	820.50	1005.11
	Tobacco User/Non-Tobacco User	63	843.06	1032.75
	Tobacco User/Non-Tobacco User	64 and over	856.77	1049.54
38949PA0100006 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	226.65	226.65
38949PA0100006 Rating Area 1	Tobacco User/Non-Tobacco User	15	246.79	246.79
	Tobacco User/Non-Tobacco User	16	254.50	254.50
	Tobacco User/Non-Tobacco User	17	262.20	262.20
	Tobacco User/Non-Tobacco User	18	270.49	270.49
	Tobacco User/Non-Tobacco User	19	278.79	278.79
	Tobacco User/Non-Tobacco User	20	287.38	287.38
	Tobacco User/Non-Tobacco User	21	296.27	303.68
	Tobacco User/Non-Tobacco User	22	296.27	303.68
	Tobacco User/Non-Tobacco User	23	296.27	303.68
	Tobacco User/Non-Tobacco User	24	296.27	303.68
	Tobacco User/Non-Tobacco User	25	297.46	304.90
	Tobacco User/Non-Tobacco User	26	303.38	310.96
	Tobacco User/Non-Tobacco User	27	310.49	318.25
	Tobacco User/Non-Tobacco User	28	322.05	330.10
	Tobacco User/Non-Tobacco User	29	331.53	339.82
	Tobacco User/Non-Tobacco User	30	336.27	344.68
	Tobacco User/Non-Tobacco User	31	343.38	351.96
	Tobacco User/Non-Tobacco User	32	350.49	359.25
	Tobacco User/Non-Tobacco User	33	354.93	363.80
	Tobacco User/Non-Tobacco User	34	359.67	368.66
	Tobacco User/Non-Tobacco User	35	362.04	371.09
	Tobacco User/Non-Tobacco User	36	364.41	373.52
	Tobacco User/Non-Tobacco User	37	366.78	375.95
	Tobacco User/Non-Tobacco User	38	369.15	378.38
	Tobacco User/Non-Tobacco User	39	373.89	383.24
	Tobacco User/Non-Tobacco User	40	378.63	416.49
	Tobacco User/Non-Tobacco User	41	385.74	426.24
	Tobacco User/Non-Tobacco User	42	392.56	436.53
	Tobacco User/Non-Tobacco User	43	402.04	450.69
	Tobacco User/Non-Tobacco User	44	413.89	468.52
	Tobacco User/Non-Tobacco User	45	427.81	489.84
	Tobacco User/Non-Tobacco User	46	444.41	515.52
	Tobacco User/Non-Tobacco User	47	463.07	545.03
	Tobacco User/Non-Tobacco User	48	484.40	579.34
	Tobacco User/Non-Tobacco User	49	505.44	615.12
	Tobacco User/Non-Tobacco User	50	529.14	648.20
	Tobacco User/Non-Tobacco User	51	552.54	676.86
	Tobacco User/Non-Tobacco User	52	578.32	708.44
	Tobacco User/Non-Tobacco User	53	604.39	740.38
	Tobacco User/Non-Tobacco User	54	632.54	774.86
	Tobacco User/Non-Tobacco User	55	660.68	809.33
	Tobacco User/Non-Tobacco User	56	691.20	846.72
	Tobacco User/Non-Tobacco User	57	722.01	884.46
	Tobacco User/Non-Tobacco User	58	754.90	924.75
	Tobacco User/Non-Tobacco User	59	771.19	944.71
	Tobacco User/Non-Tobacco User	60	804.08	985.00
	Tobacco User/Non-Tobacco User	61	832.52	1019.84
	Tobacco User/Non-Tobacco User	62	851.18	1042.70
	Tobacco User/Non-Tobacco User	63	874.59	1071.37
	Tobacco User/Non-Tobacco User	64 and over	888.81	1088.79
38949PA0100003 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	222.92	222.92
38949PA0100003 Rating Area 1	Tobacco User/Non-Tobacco User	15	242.74	242.74
38949PA0100003 Rating Area 1	Tobacco User/Non-Tobacco User	16	250.31	250.31

38949PA0100003 Rating Area 1	Tobacco User/Non-Tobacco User		17	257.89	257.89
	Tobacco User/Non-Tobacco User		18	266.05	266.05
	Tobacco User/Non-Tobacco User		19	274.21	274.21
	Tobacco User/Non-Tobacco User		20	282.66	282.66
	Tobacco User/Non-Tobacco User		21	291.40	298.69
	Tobacco User/Non-Tobacco User		22	291.40	298.69
	Tobacco User/Non-Tobacco User		23	291.40	298.69
	Tobacco User/Non-Tobacco User		24	291.40	298.69
	Tobacco User/Non-Tobacco User		25	292.57	299.88
	Tobacco User/Non-Tobacco User		26	298.39	305.85
	Tobacco User/Non-Tobacco User		27	305.39	313.02
	Tobacco User/Non-Tobacco User		28	316.75	324.67
	Tobacco User/Non-Tobacco User		29	326.08	334.23
	Tobacco User/Non-Tobacco User		30	330.74	339.01
	Tobacco User/Non-Tobacco User		31	337.73	346.17
	Tobacco User/Non-Tobacco User		32	344.73	353.35
	Tobacco User/Non-Tobacco User		33	349.10	357.83
	Tobacco User/Non-Tobacco User		34	353.76	362.60
	Tobacco User/Non-Tobacco User		35	356.09	364.99
	Tobacco User/Non-Tobacco User		36	358.42	367.38
	Tobacco User/Non-Tobacco User		37	360.75	369.77
	Tobacco User/Non-Tobacco User		38	363.08	372.16
	Tobacco User/Non-Tobacco User		39	367.75	376.94
	Tobacco User/Non-Tobacco User		40	372.41	409.65
	Tobacco User/Non-Tobacco User		41	379.40	419.24
	Tobacco User/Non-Tobacco User		42	386.11	429.35
	Tobacco User/Non-Tobacco User		43	395.43	443.28
	Tobacco User/Non-Tobacco User		44	407.09	460.83
	Tobacco User/Non-Tobacco User		45	420.78	481.79
	Tobacco User/Non-Tobacco User		46	437.10	507.04
	Tobacco User/Non-Tobacco User		47	455.46	536.08
	Tobacco User/Non-Tobacco User		48	476.44	569.82
	Tobacco User/Non-Tobacco User		49	497.13	605.01
	Tobacco User/Non-Tobacco User		50	520.44	637.54
	Tobacco User/Non-Tobacco User		51	543.46	665.74
	Tobacco User/Non-Tobacco User		52	568.81	696.79
	Tobacco User/Non-Tobacco User		53	594.46	728.21
	Tobacco User/Non-Tobacco User		54	622.14	762.12
	Tobacco User/Non-Tobacco User		55	649.82	796.03
	Tobacco User/Non-Tobacco User		56	679.84	832.80
	Tobacco User/Non-Tobacco User		57	710.14	869.92
	Tobacco User/Non-Tobacco User		58	742.49	909.55
	Tobacco User/Non-Tobacco User		59	758.51	929.17
	Tobacco User/Non-Tobacco User		60	790.86	968.80
	Tobacco User/Non-Tobacco User		61	818.83	1003.07
	Tobacco User/Non-Tobacco User		62	837.19	1025.56
	Tobacco User/Non-Tobacco User		63	860.21	1053.76
	Tobacco User/Non-Tobacco User		64 and over	874.20	1070.90
38949PA0110001 Rating Area 1	Tobacco User/Non-Tobacco User		0-14	210.78	210.78
38949PA0110001 Rating Area 1	Tobacco User/Non-Tobacco User		15	229.52	229.52
	Tobacco User/Non-Tobacco User		16	236.68	236.68
	Tobacco User/Non-Tobacco User		17	243.84	243.84
	Tobacco User/Non-Tobacco User		18	251.56	251.56
	Tobacco User/Non-Tobacco User		19	259.27	259.27
	Tobacco User/Non-Tobacco User		20	267.26	267.26
	Tobacco User/Non-Tobacco User		21	275.53	282.42
	Tobacco User/Non-Tobacco User		22	275.53	282.42
	Tobacco User/Non-Tobacco User		23	275.53	282.42
	Tobacco User/Non-Tobacco User		24	275.53	282.42
	Tobacco User/Non-Tobacco User		25	276.63	283.55
	Tobacco User/Non-Tobacco User		26	282.14	289.19
	Tobacco User/Non-Tobacco User		27	288.76	295.98
	Tobacco User/Non-Tobacco User		28	299.50	306.99
	Tobacco User/Non-Tobacco User		29	308.32	316.03
	Tobacco User/Non-Tobacco User		30	312.73	320.55
	Tobacco User/Non-Tobacco User		31	319.34	327.32
	Tobacco User/Non-Tobacco User		32	325.95	334.10
	Tobacco User/Non-Tobacco User		33	330.08	338.33
	Tobacco User/Non-Tobacco User		34	334.49	342.85
	Tobacco User/Non-Tobacco User		35	336.70	345.12
	Tobacco User/Non-Tobacco User		36	338.90	347.37
	Tobacco User/Non-Tobacco User		37	341.11	349.64
	Tobacco User/Non-Tobacco User		38	343.31	351.89
	Tobacco User/Non-Tobacco User		39	347.72	356.41
	Tobacco User/Non-Tobacco User		40	352.13	387.34
	Tobacco User/Non-Tobacco User		41	358.74	396.41
	Tobacco User/Non-Tobacco User		42	365.08	405.97
	Tobacco User/Non-Tobacco User		43	373.89	419.13
	Tobacco User/Non-Tobacco User		44	384.92	435.73
	Tobacco User/Non-Tobacco User		45	397.87	455.56
	Tobacco User/Non-Tobacco User		46	413.30	479.43
	Tobacco User/Non-Tobacco User		47	430.65	506.88
	Tobacco User/Non-Tobacco User		48	450.49	538.79
	Tobacco User/Non-Tobacco User		49	470.05	572.05
	Tobacco User/Non-Tobacco User		50	492.10	602.82
	Tobacco User/Non-Tobacco User		51	513.86	629.48
	Tobacco User/Non-Tobacco User		52	537.83	658.84

	38949PA0110001 Rating Area 1		Tobacco User/Non-Tobacco User	53	562.08	688.55
	38949PA0110001 Rating Area 1		Tobacco User/Non-Tobacco User	54	588.26	720.62
	38949PA0110001 Rating Area 1		Tobacco User/Non-Tobacco User	55	614.43	752.68
	38949PA0110001 Rating Area 1		Tobacco User/Non-Tobacco User	56	642.81	787.44
	38949PA0110001 Rating Area 1		Tobacco User/Non-Tobacco User	57	671.47	822.55
	38949PA0110001 Rating Area 1		Tobacco User/Non-Tobacco User	58	702.05	860.01
	38949PA0110001 Rating Area 1		Tobacco User/Non-Tobacco User	59	717.20	878.57
	38949PA0110001 Rating Area 1		Tobacco User/Non-Tobacco User	60	747.79	916.04
	38949PA0110001 Rating Area 1		Tobacco User/Non-Tobacco User	61	774.24	948.44
	38949PA0110001 Rating Area 1		Tobacco User/Non-Tobacco User	62	791.60	969.71
	38949PA0110001 Rating Area 1		Tobacco User/Non-Tobacco User	63	813.36	996.37
	38949PA0110001 Rating Area 1		Tobacco User/Non-Tobacco User	64 and over	826.59	1012.57
	38949PA0110003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	186.79	186.79
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	15	203.39	203.39
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	16	209.74	209.74
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	17	216.09	216.09
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	18	222.93	222.93
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	19	229.76	229.76
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	20	236.84	236.84
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	21	244.17	250.27
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	22	244.17	250.27
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	23	244.17	250.27
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	24	244.17	250.27
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	25	245.15	251.28
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	26	250.03	256.28
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	27	255.89	262.29
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	28	265.41	272.05
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	29	273.23	280.06
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	30	277.13	284.06
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	31	282.99	290.06
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	32	288.85	296.07
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	33	292.52	299.83
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	34	296.42	303.83
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	35	298.38	305.84
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	36	300.33	307.84
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	37	302.28	309.84
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	38	304.24	311.85
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	39	308.14	315.84
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	40	312.05	343.26
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	41	317.91	351.29
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	42	323.53	359.77
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	43	331.34	371.43
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	44	341.11	386.14
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	45	352.58	403.70
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	46	366.26	424.86
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	47	381.64	449.19
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	48	399.22	477.47
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	49	416.55	506.94
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	50	436.09	534.21
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	51	455.38	557.84
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	52	476.62	583.86
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	53	498.11	610.18
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	54	521.30	638.59
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	55	544.50	667.01
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	56	569.65	697.82
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	57	595.04	728.92
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	58	622.15	762.13
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	59	635.57	778.57
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	60	662.68	811.78
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	61	686.12	840.50
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	62	701.50	859.34
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	63	720.79	882.97
	38949PA0110003 Rating Area 1		Tobacco User/Non-Tobacco User	64 and over	732.51	897.32
	38949PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	160.89	160.89
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	15	175.19	175.19
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	16	180.66	180.66
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	17	186.12	186.12
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	18	192.01	192.01
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	19	197.90	197.90
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	20	204.00	204.00
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	21	210.31	215.57
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	22	210.31	215.57
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	23	210.31	215.57
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	24	210.31	215.57
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	25	211.15	216.43
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	26	215.36	220.74
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	27	220.40	225.91
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	28	228.61	234.33
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	29	235.34	241.22
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	30	238.70	244.67
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	31	243.75	249.84
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	32	248.80	255.02
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	33	251.95	258.25
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	34	255.32	261.70
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	35	257.00	263.43
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	36	258.68	265.15
	38949PA0100001 Rating Area 1		Tobacco User/Non-Tobacco User	37	260.36	266.87

38949PA0100001 Rating Area 1	Tobacco User/Non-Tobacco User	38	262.05	268.60
		39	265.41	272.05
		40	268.78	295.66
		41	273.82	302.57
		42	278.66	309.87
		43	285.39	319.92
		44	293.80	332.58
		45	303.69	347.73
		46	315.47	365.95
		47	328.71	386.89
		48	343.86	411.26
		49	358.79	436.65
		50	375.61	460.12
		51	392.23	480.48
		52	410.53	502.90
		53	429.03	525.56
		54	449.01	550.04
		55	468.99	574.51
		56	490.65	601.05
		57	512.53	627.85
		58	535.87	656.44
		59	547.44	670.61
		60	570.78	699.21
		61	590.97	723.94
		62	604.22	740.17
		63	620.84	760.53
		64 and over	630.93	772.89
38949PA0110002 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	160.02	160.02
38949PA0110002 Rating Area 1	Tobacco User/Non-Tobacco User	15	174.24	174.24
		16	179.68	179.68
		17	185.12	185.12
		18	190.97	190.97
		19	196.83	196.83
		20	202.89	202.89
		21	209.17	214.40
		22	209.17	214.40
		23	209.17	214.40
		24	209.17	214.40
		25	210.01	215.26
		26	214.19	219.54
		27	219.21	224.69
		28	227.37	233.05
		29	234.06	239.91
		30	237.41	243.35
		31	242.43	248.49
		32	247.45	253.64
		33	250.59	256.85
		34	253.93	260.28
		35	255.61	262.00
		36	257.28	263.71
		37	258.95	265.42
		38	260.63	267.15
		39	263.97	270.57
		40	267.32	294.05
		41	272.34	300.94
		42	277.15	308.19
		43	283.84	318.18
		44	292.21	330.78
		45	302.04	345.84
		46	313.76	363.96
		47	326.93	384.80
		48	341.99	409.02
		49	356.84	434.27
		50	373.58	457.64
		51	390.10	477.87
		52	408.30	500.17
		53	426.71	522.72
		54	446.58	547.06
		55	466.45	571.40
		56	487.99	597.79
		57	509.75	624.44
		58	532.97	652.89
		59	544.47	666.98
		60	567.69	695.42
		61	587.77	720.02
		62	600.95	736.16
		63	617.47	756.40
		64 and over	627.51	768.70
38949PA0100007 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	162.26	162.26
38949PA0100007 Rating Area 1	Tobacco User/Non-Tobacco User	15	176.69	176.69
		16	182.20	182.20
		17	187.72	187.72
		18	193.66	193.66
		19	199.60	199.60
		20	205.75	205.75
		21	212.11	217.41
		22	212.11	217.41

38949PA0100007 Rating Area 1	Tobacco User/Non-Tobacco User	23	212.11	217.41
		24	212.11	217.41
		25	212.96	218.28
		26	217.20	222.63
		27	222.29	227.85
		28	230.56	236.32
		29	237.35	243.28
		30	240.74	246.76
		31	245.84	251.99
		32	250.93	257.20
		33	254.11	260.46
		34	257.50	263.94
		35	259.20	265.68
		36	260.90	267.42
		37	262.59	269.15
		38	264.29	270.90
		39	267.68	274.37
		40	271.08	298.19
		41	276.17	305.17
		42	281.05	312.53
		43	287.83	322.66
		44	296.32	335.43
		45	306.29	350.70
		46	318.17	369.08
		47	331.53	390.21
		48	346.80	414.77
		49	361.86	440.38
		50	378.83	464.07
		51	395.59	484.60
		52	414.04	507.20
		53	432.70	530.06
		54	452.85	554.74
		55	473.01	579.44
		56	494.85	606.19
		57	516.91	633.21
		58	540.46	662.06
		59	552.12	676.35
		60	575.67	705.20
		61	596.03	730.14
		62	609.39	746.50
		63	626.15	767.03
		64 and over	636.33	779.50
38949PA0100002 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	153.46	153.46
38949PA0100002 Rating Area 1	Tobacco User/Non-Tobacco User	15	167.10	167.10
		16	172.32	172.32
		17	177.53	177.53
		18	183.15	183.15
		19	188.76	188.76
		20	194.58	194.58
		21	200.60	205.62
		22	200.60	205.62
		23	200.60	205.62
		24	200.60	205.62
		25	201.40	206.44
		26	205.41	210.55
		27	210.23	215.49
		28	218.05	223.50
		29	224.47	230.08
		30	227.68	233.37
		31	232.50	238.31
		32	237.31	243.24
		33	240.32	246.33
		34	243.53	249.62
		35	245.13	251.26
		36	246.74	252.91
		37	248.34	254.55
		38	249.95	256.20
		39	253.16	259.49
		40	256.37	282.01
		41	261.18	288.60
		42	265.80	295.57
		43	272.21	305.15
		44	280.24	317.23
		45	289.67	331.67
		46	300.90	349.04
		47	313.54	369.04
		48	327.98	392.26
		49	342.22	416.48
		50	358.27	438.88
		51	374.12	458.30
		52	391.57	479.67
		53	409.22	501.29
		54	428.28	524.64
		55	447.34	547.99
		56	468.00	573.30
		57	488.86	598.85
		58	511.13	626.13

38949PA0100002 Rating Area 1		Tobacco User/Non-Tobacco User	59	522.16	639.65
38949PA0100002 Rating Area 1		Tobacco User/Non-Tobacco User	60	544.43	666.93
38949PA0100002 Rating Area 1		Tobacco User/Non-Tobacco User	61	563.69	690.52
38949PA0100002 Rating Area 1		Tobacco User/Non-Tobacco User	62	576.32	705.99
38949PA0100002 Rating Area 1		Tobacco User/Non-Tobacco User	63	592.17	725.41
38949PA0100002 Rating Area 1		Tobacco User/Non-Tobacco User	64 and over	601.80	737.21
38949PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	128.40	128.40
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	15	139.81	139.81
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	16	144.17	144.17
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	17	148.54	148.54
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	18	153.24	153.24
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	19	157.94	157.94
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	20	162.80	162.80
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	21	167.84	172.04
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	22	167.84	172.04
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	23	167.84	172.04
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	24	167.84	172.04
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	25	168.51	172.72
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	26	171.87	176.17
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	27	175.90	180.30
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	28	182.44	187.00
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	29	187.81	192.51
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	30	190.50	195.26
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	31	194.53	199.39
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	32	198.55	203.51
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	33	201.07	206.10
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	34	203.76	208.85
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	35	205.10	210.23
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	36	206.44	211.60
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	37	207.79	212.98
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	38	209.13	214.36
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	39	211.81	217.11
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	40	214.50	235.95
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	41	218.53	241.48
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	42	222.39	247.30
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	43	227.76	255.32
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	44	234.47	265.42
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	45	242.36	277.50
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	46	251.76	292.04
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	47	262.33	308.76
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	48	274.42	328.21
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	49	286.34	348.48
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	50	299.76	367.21
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	51	313.02	383.45
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	52	327.62	401.33
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	53	342.39	419.43
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	54	358.34	438.97
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	55	374.28	458.49
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	56	391.57	479.67
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	57	409.03	501.06
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	58	427.66	523.88
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	59	436.89	535.19
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	60	455.52	558.01
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	61	471.63	577.75
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	62	482.20	590.70
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	63	495.46	606.94
38949PA0150001 Rating Area 1		Tobacco User/Non-Tobacco User	64 and over	503.52	616.81