

July 17, 2020

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: ACTUARIAL MEMORANDUM – PENNSYLVANIA – PENNSYLVANIA HEALTH & WELLNESS, INC. – INDIVIDUAL RATE FILING, EFFECTIVE JANUARY 1, 2021

Ms. Gray,

This filing includes Pennsylvania Health & Wellness, Inc. (PHW)'s Individual Market rates and supporting documentation for rates effective January 1, 2021. Updates have been made to filing documents as requested in the first and second round of objections and the Final COVID Guidance to Issuers dated July 10, 2020.

Below you may find the company information consistent with the updates noted above and in accordance with the 2021 Rate Filing Guidance dated March 26, 2020.

REQUESTED COMPANY INFORMATION

1. Company Name & NAIC number: **Pennsylvania Health & Wellness, Inc.; NAIC # 16041**
2. Market (Individual or Small Group): **Individual**
3. On or Off Exchange: **On/Off Exchange**
4. Effective date of coverage: **January 1, 2021**
5. Average rate change requested: **-6.60%**
6. Range of rate change requested: **-14.62% to -2.21%**
7. Total additional annual revenue generated from the proposed rate change: **-\$1,259,971**
8. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
9. Rating Areas and any changes from 2020: **In 2020 plans were offered in Rating Area 8 only. For 2021, plans will continue to be offered in Rating Area 8 and additionally will be available in the following Rating Areas: 3 and 6.**
10. Metal Levels and Catastrophic Plans: **Gold, Silver, Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2020 as shown in Cell V15 of Table 10: **Covered lives - 3,929; Policyholders - 3,327**
12. Number of plans offered in 2021 and the change this represents from 2020: **There are 40 plans offered in 2021. There were 16 plans offered in 2020, for a net increase of 24 plans.**
13. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-132346601; SERFF: CECO-132346847; Binder: CECO-PA20-125097877**
14. HIOS Issuer ID number and submission tracking number: **HIOS Issuer ID number: 86199; Submission tracking number: N/A**

Pennsylvania Cover Letter
Pennsylvania Health & Wellness, Inc.

As requested by PID, a full list of changes from the initial filing is included below.

- Updated 2019 experience period risk transfer amount in Table 2 to reflect the Department calculated revised risk adjustment transfer amount, with corresponding impacts to the manual morbidity factor in Table 5 and the projected risk transfer as requested in Round 1 Objection 12
- Updated PCORI fee to \$0.23 PMPM as allowed by the Department
- Updated risk transfer user fee to \$0.25 PMPM as requested in Round 1 Objection 29
- Revised Benefit Richness (induced demand) factors and calculated Calibrated Plan Adjusted Index Rates by plan on Table 10 to incorporate the prescribed induced utilization factor formula from the Pennsylvania Insurance Department's 2021 rate filing guidance, as requested in Round 1 Objection 32 and documented in the response to Round 2 Objection 12
- Incorporated a 2.5% adjustment to morbidity on Table 5 to account for the anticipated cost of the COVID-19 pandemic, consistent with the Pennsylvania Insurance Department's Final COVID Guidance to Issuers dated July 10, 2020
- Restated the reporting of induced utilization between the trend factors in Table 2 and the Change in Benefits factor applied to experience in Table 5, with no net impact on projected rates, in response to Round 1 Objection 17 (with further explanation of the change in the response to Round 2 Objection 4)
- 2019 experience period capitation has been restated in response to Round 1 Objection 18
- Percent-of-premium retention has been recalculated in Table 6 consistent with the requested and approved changes to benefit and non-benefit expenses described above

The following files were impacted by the changes above:

- "2021_PHW_Actuarial_Memorandum_Rate_Exhibits_20200717.xlsm":
- "2021_PHW_Inc_Redaction_Justification_20200717.pdf"
- "2021_PHW_Inc_Public_Rate_Filing_PDF_20200717.pdf"
- "2021_PHW_Actuarial_Memo_20200717.pdf"
- "2021_PHW_Inc_Completeness_and_Redaction_Checklist_20200717.xlsm"
- "2021_PHW_Plan_Design_Summary_and_Rate_Tables_20200717.xlsm"
- "2021_PHW_Rate_Change_Request_Summary_20200717.docx"
- "2021_PHW_Rate_Increase_Support_20200717.xlsb"
- "2021_PHW_Redaction_Justification_20200717.pdf"
- "2021_PHW_State_Appendices_20200717.xlsb"
- "2021_PHW_State_Rate_Review_Detail_20200717.xlsb"
- "2021_PHW_State_Rate_Review_Template_20200717.xlsm"
- "2021_PHW_State_Rate_Table_Template_20200717.xls"

Rate Change Summary

Pennsylvania Health & Wellness, Inc. – Individual Plans

Rate request filing ID # CECO-132346847 - 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:	-6.6%
Revised requested average rate change:	n/a
Range of requested rate change:	-14.62% to -2.21%
Effective date:	January 1, 2021
Mapped Members:	3,929
Available in:	Rating Areas 3, 6, 8

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$12,239,782
Claims	\$3,830,576
Administrative expenses	\$1,371,449
Taxes & fees	\$959,159
Company made (after taxes)	\$6,078,598

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2021:

Claims:	82.06%
Administrative:	15.28%
Taxes & fees:	0.84%
Profit:	1.82%

The company expects its annual medical costs to increase 5.79%.

Explanation of requested rate change

Factors such as cost of care, taxes, utilization of health services, proposed changes in benefits, introduction of Section 1332 Waiver, and anticipated changes in morbidity in relation to the single risk pool, and the anticipated impact of COVID-19 all contribute to the 2021 rate change.

Completeness and Redaction Justification Checklist

Issuer Name: Pennsylvania Health & Wellness, Inc.

Market: Individual

SERFF ID: CECO-132346847

TOC #	Description	Completed (Mark with "X")	Redaction Justification		
			Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)
Federal Documents Required to Be Filed with PID					
A.2.	RFJ Part I - Unified Rate Review Template	X			
	RFJ Part II – Consumer Friendly Justification	X			
	RFJ Part III – Actuarial Memorandum	X	Y	81; 95-96; 108-111; 127; 137; 146; 149	Y
	Federal Rates Template	X			
Summary Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	X			
A.2.C.	SERFF Submission	X			
A.2.D.	SERFF Rate/Rule Schedule Tab	X			
B.	Cover Letter & PA Bulletin Information	X			
C.	Rate Change Request Summary	X			
PA Actuarial Memorandum and Rate Exhibits					
D.1.A.	Company Information	X	N		
D.1.B.	Rate History & Proposed Variation in Rate Changes	X	N		
D.1.C.	Average Rate Change	X	N		
D.1.D.	Membership Count	X	N		
	PA Act. Exhibits Table 1	X	N		
D.1.E.	Benefit Changes	X	N		
D.1.F.	Experience Period Claims & Premium	X	N		
	PA Act. Exhibits Table 2	X	N		
D.1.G.	Credibility of Data	X	N		
	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	X	N		
D.1.H.	Trend Identification	X	N		
	PA Act. Exhibits Table 3	X	N		
D.1.I.	Historical Experience	X	N		
	PA Act. Exhibits Table 4	X	N		
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	Y	21; 22; 24	Y
	PA Act. Exhibits Table 5	X	N		
D.2.B.	Retention Items	X	Y	27	Y
	PA Act. Exhibits Table 6	X	N		
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N		
	PA Act. Exhibits Table 7	X	N		
D.2.D.	Components of Rate Change	X	N		
	PA Act. Exhibits Table 8	X	N		
	PA Act. Exhibits Table 9	X	N		
D.3.	Plan Rate Development	X	N		
	PA Act. Exhibits Table 10	X	N		
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N		
	PA Act. Exhibits Table 11	X	N		
D.5.A.	Age and Tobacco Factors	X	N		
	PA Act. Exhibits Table 12	X	N		
D.5.B.	Geographic Factors	X	N		
	PA Act. Exhibits Table 13	X	N		
D.5.C.	Network Factors	X	N		
	PA Act. Exhibits Table 14	X	N		
D.5.D.	Service Area Composition	X	N		
D.5.E.	Composite Rating	X	N		
D.6.	Actuarial Certifications	X	Y	33; 35-36	Y
Additional Exhibits					
E.	Department Plan Design Summary & Rate Tables	X	N		
	Service Area Map	X	N		
Redaction Justification (must be submitted if any information is redacted)		X			Y

REDACTION JUSTIFICATION

The following is a list of items that will be redacted from Pennsylvania Health and Wellness, Inc.'s rate filing, in accordance with the 2021 ACA-Compliant Health Insurance Rate Filing Guidance, released by the Pennsylvania Insurance Department on March 26, 2020.

Pennsylvania Actuarial Memorandum

- Projected Risk Adjustment Transfers (pages 21, 24) *[Statements specifying a company's anticipated risk level in relation to the state average risk level]*
- State average premium assumption (page 22) *[Statements specifying a company's anticipated risk level in relation to the state average risk level]*
- Information on broker commissions (page 27) *[Commission schedules]*
- Name of opining actuary (pages 33, 35, 36) *[Opining actuary's name]*

Part III – Federal Actuarial Memorandum

- Company Contact Information (pages 81, 108, 149) *[Contact information]*
 - Name, Telephone Number, and Email Address
- Projected Risk Adjustment Transfers (pages 95, 96, 127) *[Statements specifying a company's anticipated risk level in relation to the state average risk level]*
- State average premium assumption (page 96) *[Statements specifying a company's anticipated risk level in relation to the state average risk level]*
- Name of opining actuary (pages 109, 110, 111) *[Opining actuary's name]*
- AV Calculator Screenshots (page 111, 137) *[AV Screenshots]*
- Sample Producer Agreement (page 146) *[Specific provider contracting information]*

Objection Response sent 6/23/2020

- Name of opining actuary (page 240) *[Opining actuary's name]*
- Capitation rates (page 257) *[Commission schedules]*
- Projected Risk Adjustment Transfers (page 267) *[Statements specifying a company's anticipated risk level in relation to the state average risk level]*
- Average Commission (page 251) *[Commission schedules]*

Objection Response sent 7/20/2020

- Name of opining actuary (page 268) *[Opining actuary's name]*
- Projected Risk Adjustment Transfers (page 272, 290, 291) *[Statements specifying a company's anticipated risk level in relation to the state average risk level]*

Pennsylvania Actuarial Memorandum

Pennsylvania Health and Wellness, INC

Annual Individual Health Rate Filing

Effective January 1, 2021

Forms: 86199PA001, 86199PA002, 86199PA003, 86199PA004

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1. Basic Information and Data

a. Company Information

Please see Table 0, "Identifying Information" for the requested company identifying information.

b. Rate History and Proposed Variation in Rate Changes

The 3 year historical rate changes are:

Year	SERFF Filing #	Rate Change
2019	CECO-131500564	N/A
2020	CECO-131936143	-1.4%
2021	CECO-132346847	-6.6%

The rate projections for 2021 have been updated from the previous year's projections to reflect the most recent information available.

The following describes and quantifies the significant drivers underlying the proposed rate change for 2021. This breakdown is intended only for explanatory purposes and is distinct from the development of rates, as described in the subsequent sections of this memorandum.

- Risk Adjustment and Statewide Average Premium (-2.4% premium impact versus 2020 filed rates)

Risk adjustment transfer experience for calendar year 2019 was projected forward to 2021, including consideration of changes to the statewide average premium, risk adjustment program, PHW enrollee population morbidity relative to the Pennsylvania single risk pool and the high-cost risk pool.

- Single risk pool experience and utilization trend (-6.5% premium impact versus 2020 filed rates)

The individual single risk pool experience and Milliman *Health Cost Guidelines* underlying the rate projections have been updated. The current model reflects the projected utilization trend applied to experience (from 2019 to 2021) and the manual base data (from 2020 to 2021).

- Unit Cost trend (-1.3% premium impact versus 2020 filed rates)

Expected unit cost levels and reimbursement arrangements with providers have changed between 2020 and 2021. Additionally, certain third party administrative expenses have been reclassified from claims to administrative expenses for consistency with medical loss ratio reporting.

- Benefit Design and CSR Subsidies (-8.9% to 2.6% premium impact versus 2020 filed rates, varies by plan)

PHW's 2021 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2020. The rates do reflect updated projections of actuarial value and cost sharing by plan. Premium rates continue to reflect the expectation that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans. Enrollment projections reflect updated expectations regarding member plan selections by metal and CSR level, which in turn affect the required rate load to compensate for CSR non-funding.

- New taxes and fees imposed on the issuer (-2.0% premium impact versus 2020 filed rates)

Premium rates have been adjusted to reflect the schedule of taxes and fees for 2021. For 2020, the ACA Insurer Fee was applied to rates. In December 2019, Congress passed a spending bill that has discontinued the ACA Insurer Fee effective in 2021. This decreases rates relative to 2020.

- Section 1332 Waiver (-1.8% premium impact versus 2020 filed rates)

The "Section 1332 Waiver" column reflects the estimated impact of the Section 1332 State Relief and Empowerment Waiver on each plans' rate change.

- Anticipated changes in the average morbidity of the single risk pool (2.4% premium impact versus 2020 filed rates)

- Administrative Expenses and Profit (6.7% premium impact versus 2020 filed rates)

Certain third party administrative expenses have been reclassified from claims to administrative expense for consistency with medical loss ratio reporting.

- **Impact of COVID**

In addition to the aforementioned items, premium rates have been increased 1.4% to reflect the estimated impact of the COVID-19 pandemic and associated secondary effects on the cost to provide healthcare coverage in 2021.

The variance in the rate changes across plans does not reflect the incorporation of plan-specific morbidity. When projecting plan rating factors, we have assumed the same demographic and risk characteristics for each plan priced. This pricing method excludes expected differences in the morbidity of members assumed to select the plan. Additional discussion of how the actuarial value of each plan is determined can be found in the “Plan Adjusted Index Rate” subsection in Section 2a, which further addresses how rate changes can vary by plan under a single risk pool methodology.

For a demonstration of the variation of the rate change between area and plans, please refer to “2021_PHW_Rate_Increase_Support_20200717.xlsx”.

c. Average Rate Change

The average rate change is -6.6%, as shown in Table 10, “Plan Rates”. The average rate change in 21-year-old non-tobacco premium PMPM is -5.5%, as shown in Table 11, “Plan Premium Development for 21-Year-Old Non-Tobacco User”.

d. Membership Count

Please see Table 1, “Number of Members” for the average age, age breakdown, and total number of members for the projection period.

e. Benefit Changes

PHW’s 2021 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2020. The rates do reflect updated projections of actuarial value and cost sharing by plan, as described in “Plan Adjusted Index Rate” subsection in Section 2a. Premium rates continue to reflect the expectation that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans. Enrollment projections reflect updated expectations regarding member plan selections by metal and CSR level, which in turn affect the required rate load to compensate for CSR non-funding.

Please see Appendix 20.5 for details on benefit changes.

f. Experience Period Claims and Premiums

The loss ratio calculated in Table 2, "Experience Period Claims and Premiums" for the experience period data is 41.45%. There were no non-EHB benefits offered in the experience period.

The following information supports the best estimate of premium and claims for the single risk pool during the experience period, as reported in Worksheet 1, Section I and Worksheet 2, Section II of the URRT. The experience period for this rate filing is calendar year 2019.

Paid Through Date: 2/29/2020

Current Date: 2/29/2020

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

A breakout of the claims shown in Worksheet 1, Section I is provided in the appendices as Appendix 4.1.

Allowed and incurred claims, as defined by the URRT instructions, were determined from PHW's claim record system. Incurred but not paid amounts were estimated using a combination, as appropriate, of the loss ratio and completion methodologies. The estimation for incurred but not paid amounts is based on the experience period claims reported. This estimation was performed using a consistent methodology for both allowed and paid claims. Differences in effective completion factors for allowed versus paid claims are attributable to differences in the seasonal patterns of allowed versus paid claims. Actual claims run-out may reflect some variability from expectations.

Incurred claims are defined as allowed claims less member cost-sharing and cost-sharing paid by the U.S. Department of Health and Human Services (HHS) on behalf of low-income members. Cost-sharing paid by HHS will be zero for 2021 under their current guidance.

EXPERIENCE PERIOD RISK ADJUSTMENT AND REINSURANCE ADJUSTMENTS PMPM

The risk adjustment transfer and reinsurance receivables for the experience period is shown on Worksheet 1, Section I of the URRT. The estimated risk transfer reflects the July 2020 estimate of PHW's 2019 risk transfer amount calculated and provided by the Pennsylvania Insurance Department. There were no state or federal reinsurance recoveries in 2019.

CURRENT ENROLLMENT AND PREMIUM

The current enrollment and premium values on Worksheet 2, Section II are reported as of 2/29/2020.

Earned premium in the experience period is not adjusted for taxes, assessments, risk adjustment receivables or payables or MLR rebates.

TREATMENT OF PHARMACY REBATES ON INCURRED CLAIMS

Incurred claims in Table 2 have been adjusted to be gross of pharmacy rebates, as opposed to net, shown on Worksheet 1 of the URRT.

CAPITATION

PHW makes capitation payments for certain services, including vision, nurse line, telehealth and adult dental. All capitation amounts are paid on a PMPM basis and the vision rates vary by whether the covered member is an adult or a child.

g. Credibility of Data

Description of Credibility Method Used

Credibility is first calculated using the following formula:

If Member Months < 12,000:	0%
If $12,000 \leq \text{Member Months} < 125,000$:	$(\text{Member Months} / 125,000) ^{0.5}$
If Member Months $\geq 125,000$:	100%

Here, "Member Months" is defined as total 2019 member months across PHW's calendar year 2019 individual block of business that are suitable for pricing.

This formula is based on empirical research into the minimum number of member months required such that the projected allowed PMPM of a group based on historical experience is within 10% of the actual allowed PMPM 97% of the time.

Total 2019 Member Months: 20,216

Credibility Level Assigned to Base Period Experience: 40.22%

Note that credibility is calculated based on 2019 experience data that is suitable for pricing and may not exactly match the total 2019 member months shown above.

The base period experience was not used to develop the manual rate, so there is no double counting of base period experience.

Actuarial Standard of Practice #25 “Credibility Procedures” was considered when determining the credibility level.

Manual Experience Basis

The manual rate development is based on the Milliman Managed Care Rating Model (MCRM) and the companion Milliman *Health Cost Guidelines* (HCGs), and consideration of relevant QHP experience in other states. The MCRM includes several adjustments from the HCGs to be consistent with and appropriate for the expected individual population that will be enrolled, including morbidity, geographic area utilization relativities, expected provider reimbursement, and utilization management programs.

The HCGs provide a flexible but consistent basis for the determination of claim costs for a wide variety of health benefit plans. These rating structures are used to anticipate future claim levels, evaluate past experience, and establish interrelationships between different health coverage levels.

The Milliman HCGs are developed as a result of Milliman’s continuing research on health care costs. They were first developed in 1954 and have been updated and expanded annually since then. These guidelines are continually monitored as we use them in measuring the experience or evaluating the rates of our clients and as we compare them to other data sources.

The HCGs are a cooperative effort of all Milliman health actuaries and represent a combination of their experience, research, and judgment. An extensive amount of data is used in developing these guidelines including published and unpublished data. In most instances, cost assumptions are based on our evaluation of several data sources and, therefore, are not specifically attributable to a single source. Since these guidelines are a proprietary document of Milliman, they are only available for release to specific clients that lease these guidelines and to Milliman consulting health actuaries.

Market-wide rates were developed based on the adjusted MCRM (see “Adjustments Made to the Data” below for more detail on these adjustments). We used the HCGs to estimate the value of cost-sharing and relative utilization of services for each plan and to inform rating factors.

Manual Morbidity Basis

Composite morbidity factors are used to adjust the Milliman Managed Care Rating Model (MCRM) from the large employer group basis of the HCGs to the projected morbidity of PHW’s membership in 2021.

The morbidity for PHW’s 2021 membership is assumed to equal the projected morbidity for the Pennsylvania single risk pool times the morbidity of PHW’s membership relative to the single risk pool.

We estimated historical single risk pool morbidity by comparing historical risk adjustment results for the Pennsylvania individual market versus the employer group population underlying the HCGs, controlling for risk score differences attributable to non-morbidity factors (e.g. demographics and plan mix). We then projected this historical morbidity snapshot forward to account for expected changes in the risk pool composition over time

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2021 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

Consistent with COVID-19 rating guidance from the Pennsylvania Department of Insurance, the morbidity projection factor reflects a 2.5% adjustment for the combined impact of COVID-19-related cost drivers on healthcare utilization and intensity in 2021, including both the direct cost of acute COVID-19 treatment, testing, and vaccination along with potential secondary impacts of the pandemic on population health and utilization patterns.

ADJUSTMENTS MADE TO THE DATA

The following adjustments were made to calibrate the pricing model to the expected population:

- Cost trend and provider reimbursement
- Rating region
- Expected demographics
- Utilization trend
- Expected morbidity
- Expected utilization management savings
- Benefit plan designs
- Calibration based on relevant QHP experience
- Grace Period
- 2021 COVID-19 Morbidity Impact

See Appendix 20.2 for a demonstration of these adjustments. The adjustments, which are discussed above, are appropriate and necessary to reflect the anticipated

population, region, provider network, and benefits anticipated for the 2021 single risk pool.

Table 2b, “Manual Experience Period Claims and Premiums” has been populated with the manual data used in the rate calculation, before projection factors from 2019 to 2021 were applied. Table 3b, “Manual Trend Components” shows the adjustments made to the manual data. Table 4b, “Historical Manual Experience” has been populated with the manual data used in the rate calculation.

h. Trend Identification

Please see Table 3, “Trend Components” for the medical and prescription drug allowed claims cost and utilization trends as well as the induced demand adjustments.

This section demonstrates and describes the methodology for developing the trend factors used to project the 2019 experience period Essential Health Benefit (EHB) allowed claims to the 2021 projection period as shown in Worksheet 1, Section II of the URRT. The cost and utilization trend factors for “Year 1” and “Year 2” shown on the URRT are annual trends; the factors for “Year 1” represent 12 months of trend from 2019 to 2020 and the factors for “Year 2” represent 12 months of trend from 2020 to 2021.

Trend Factors (URRT Cost Trend and URRT Utilization Trend Projection Factors)

The cost trend factors reflect the following:

- Changes in contractual reimbursement and discounts between the experience and projection periods for a fixed basket of services. This is for providers that were already part of the network in 2019, based on actual 2019 contracts and ongoing provider and Pharmacy Benefit Manager (PBM) contracting efforts for 2021, controlling for changes in service mix, the geographic distribution of enrollees, and pharmacy rebates.
- Changes in the distribution of services among network providers other than changes driven by expanding the provider network (there were no other significant network changes from 2019 to 2021).
- Average charge trend between the experience and projection periods normalized for demographics, morbidity, and benefit design.

Appendix 6.1 decomposes the cost trend factor into its constituent parts.

The utilization trend factors reflect the following:

- Assumed changes in the mix or intensity of services provided for a fixed level of illness burden.

- Secular utilization trend, normalized for demographics, morbidity, and benefit design, informed by consideration of multiple sources, including typical industry trend assumptions, the Milliman *Health Cost Guidelines*, and analysis of observed historical trends for Ambetter products.

Appendix 6.2 compares the utilization trend factor by benefit category to various industry trends.

i. Historical Experience

Please see Table 4, “Historical Experience” for the most recent 48 months of data with at least two months of runout.

See Section 1h above for a description of the trend development.

2. Rate Development and Change

a. Development of Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Please see Table 5 for the development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims. The paid to allowed ratio shown in cell C28 is calculated using an alternative method as allowed by the rate filing guidance. The ratio is as follows:

$$\text{Paid to Allowed Ratio} = \frac{\text{URRT WS2 projected incurred claims} + \text{URRT WS2 Projected reinsurance}}{\text{URRT WS2 allowed claims}}$$

Development of Manual EHB Allowed Claims PMPM

Please see appendix 20.2 for the development of the single risk pool projection factors applied to the Manual data.

Adjustments to Trended EHB Allowed Claims PMPM

This section describes and supports the adjustments other than trend used to project the 2019 experience period Essential Health Benefit (EHB) allowed claims to the 2021 projection period as shown in Worksheet 1, Section II of the URRT. Each factor represents the change between the experience period and projection period. The factors, therefore, are not annualized values.

MORBIDITY ADJUSTMENT

Claims were adjusted for estimated differences in morbidity between PHW's 2019 membership (20,216) and its projected 2021 membership (57,063).

Appendix 7.1 decomposes the morbidity projection factor into its components, including the following:

- Utilization was adjusted for projected changes in statewide single risk pool morbidity from 2019 to 2021 based on consideration of regulatory and market uncertainties.
- Utilization was also adjusted for projected changes in the morbidity of PHW's members relative to the single risk pool from 2019 to 2021.

- In order to compensate for the impact of pricing all plans to a single risk pool morbidity, an offsetting “liability-based reweighting” adjustment was applied to reweight allowed claims experience by plan based on relative actuarial value (e.g. such that gold plans would receive more weight than bronze).

Consistent with the 2021 URR Instructions, these morbidity adjustments reflect the component of the change in average allowed claims PMPM holding constant the experience period population’s demographics (e.g. age, gender, and region), product mix, and all provider network contracts and time parameters.

The relative morbidity assumption used for projecting claims reflects PHW’s expectations regarding the morbidity of its 2021 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW’s risk transfer payment/receivable.

DEMOGRAPHIC SHIFT

Experience period claims were adjusted for differences in the projected mix of 2021 membership by gender and age band using demographic factors from the Milliman *Health Cost Guidelines*.

Experience period claims were also adjusted for differences in the projected mix of 2021 membership by metropolitan statistical area (MSA) using utilization and unit cost area factors from the Milliman *Health Cost Guidelines* and differences in contractual reimbursement by area.

Appendix 7.2 decomposes the demographic changes factor into its components.

PLAN DESIGN CHANGES

Experience period claims were adjusted for changes in plan mix and plan design.

This adjustment factor reflects anticipated changes in the demand for services due to differences in product mix and cost-sharing requirements from the experience period to the projection period. Population demographics and morbidity were held constant across plan designs for this adjustment to avoid confounding with demographic and morbidity shifts.

Where applicable, this factor is also used to reflect addition or removal of covered benefits to align the 2021 projection with benefits covered by the state EHB benchmark plan:

- No such benefit change adjustments were required from 2019 to 2021.

Appendix 7.3 decomposes the plan design changes factor into its components.

OTHER ADJUSTMENTS

Experience period claims were also adjusted for the following changes between the experience period and projection period:

- Anticipated changes in capitation contracts.
- Changes in pharmacy rebates and dispensing fees between the experience and projection periods developed based on changes to PBM contracting from 2019 to 2021 and projected drug utilization.
- Adjustment for expected claims costs without corresponding premium revenue, due to ACA grace period provisions.

Appendix 7.4 decomposes the other changes factor into its components.

Projected Index Rate

The Index Rate for the Experience Period (calendar year 2019) is a measurement of the average allowed claims PMPM for EHB benefits. This value (\$237.78) is located on Worksheet 1, Section II of the URRT. The Index Rate for the Experience Period reflects the actual mixture of smoker/non-smoker population, area factors, plan enrollment, and the actual mixture of risk morbidity in the single risk pool during the experience period. The Index Rate for the Experience Period has not been adjusted for payments and charges under the risk adjustment and reinsurance programs or for Exchange user fees. We have adjusted the Index Rate for the Experience Period to remove any non-EHBs. The claim system does not currently distinguish between EHB and non-EHB claims, so this adjustment was made based on the expected percentage of non-EHB claims for the experience period. The experience period did not contain non-single risk pool claims, so no adjustment was made for this.

The Index Rate for the Projection Period (\$344.89) (calendar year 2021) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d)(1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for EHBs for calendar year 2021 and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The total allowed claims include benefits in excess of EHBs (coverage for adult vision and adult dental). The Index Rate for the Projection

Period was calculated based on the methodology discussed in Section 2a. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2022.

The development of the Index Rate for the Projection Period is shown in Worksheet 1, Section II. This reflects:

- The projection period of calendar year 2021
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 demonstrates the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. Note that the Projected Index Rate in Appendix 10.1 (\$345.01) differs from the value in the URRT due to the rounding rules in the URRT. The next two sections further describe the steps taken to develop the Market-Wide Adjusted Index Rate and Plan Adjusted Index Rates.

Market-Adjusted Index Rate

The Index Rate for the Projection Period is adjusted to arrive at the Market-Wide Adjusted Index Rate (\$510.50) based on the following adjustments, as outlined in 45 CFR 156.80(d)(1):

- Adjustment for Section 1332 State Relief and Empowerment Waiver (state-based reinsurance program)
- Adjustment for the Risk Adjustment Program
- Exchange user fee adjustment

Since the Index Rate is on an allowed claims basis, the market-level adjustments are applied on an allowed basis. Similar to the Index Rate, the Market-Wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool. The Market-Wide Adjusted Index Rate is not calibrated. Appendix 11.1 shows the development of the Market-Wide Adjusted Index Rate. Note that the Market Adjusted Index Rate in Appendix 11.1 (\$510.64) differs from the value in the URRT due to the rounding rules in the URRT.

Reinsurance

No federal reinsurance recoveries are expected in the projection period. The reinsurance that was entered in the field for projected reinsurance on URRT Worksheet 1, Section II reflects a reduction in the index rate due to the Section 1332 State Relief and Empowerment Waiver. On Appendix 11.1, the reinsurance adjustment is shown on an allowed basis as a multiplicative factor, and this factor is 0.971.

Tabs II.a. and II.b. in the PAAM Exhibits show the impact of the reinsurance program in the individual market.

An all service category combined claim probability distribution (CPD) from the Milliman *Health Cost Guidelines* (HCGs) was used to model the proposed reinsurance parameters set forth by the Pennsylvania Department of Insurance in the final 1332 State Innovation Waiver request. The charge levels were scaled in the CPD to balance to projected annual blended allowed claims for each benefit plan. We added the plan-specific maximum out of pocket cost sharing limit (MOOP) for each plan to the indicated attachment point and reinsurance cap to determine the corridor of allowed claims within which the reinsurance program's coinsurance would apply. This approach was designed to reflect the assumption that the MOOP will always be paid in full at the point claims reach a sufficient level to trigger reinsurance payments. The prescribed coinsurance parameter was applied to allowed dollars from the CPD that fall within the reinsurance window to calculate the expected reinsurance receivable paid to PHW.

Consideration was also given to the Statewide Average Premium (SWAP) assumption to reflect the average premium charged by issuers in the Pennsylvania individual QHP single risk pool. The projected market average premium is dependent upon expected funding levels and reinsurance parameters set forth by the PID. The SWAP was calibrated to reflect the magnitude of PHW's projected risk transfer, accordingly.

Risk Adjustment Payment/Charge

The Projected Risk Adjustment Transfer PMPM [REDACTED] is shown on Worksheet 1, Section II on an allowed basis. This amount does not include the 2021 Risk Adjustment User Fee of \$0.25 PMPM (0.05% of premium). The Risk Adjustment User Fee is included with Taxes and Fees on Worksheet 2, line 3.7. Appendix 11.1 shows how the anticipated risk adjustment transfer revenue is applied to the Index Rate in the

development of the Market-Wide Adjusted Index Rate. Appendix 11.2 shows the development of the Projected Risk Adjustment Transfer PMPM.

The state transfer calculation portion of the total risk adjustment transfer is based on the risk adjustment transfer formula, as provided in the Federal Register Volume 78 Number 47, and displayed below.

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

Where:

$\bar{P}_s$ = state average premium;

$PLRS_i$ = plan i 's plan liability risk score;

AV_i = plan i 's metal level AV;

ARF_i = plan i 's allowable rating factor;

IDF_i = plan i 's induced demand factor;

GCF_i = plan i 's geographic cost factor;

s_i = plan i 's share of state enrollment as measured in member months;

and the denominator is summed across all plans in the risk pool in the market in the state.

We project the portfolio average for each factor in the risk adjustment transfer formula using a combination of (i) the state's actual historical risk adjustment factors adjusted to the projected population and (ii) adjustments for market and risk adjustment program changes. The resulting aggregate payment or receivable is then proportionally allocated to all plans in the portfolio.

For the purpose of our modeling, each of these factors was approximated as follows.

$\bar{P}$: The state average premium was assumed to be approximately [REDACTED] (net of the 14% administrative cost carve out). Consistent with guidance from the Pennsylvania Department of Insurance, the statewide average premium assumption has not been adjusted for the expected impact of the COVID-19 pandemic on 2021 premium rates.

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2018, as reported by the U.S. Department of Health and Human Services (HHS), adjusted for projected changes in the demographics, morbidity, and plan mix of the single risk pool from 2018 to 2021.

The average risk score for PHW's membership is projected by adjusting the projected single risk pool average risk score for risk score differences associated with demographic, plan mix, and morbidity differences between the two populations.

HHS's proposed HCC model and coefficient changes for 2020 and 2021 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the projected statewide and PHW risk score projections are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2018, as reported by HHS.

The average IDF for PHW is projected by applying the induced demand factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 11 to PHW's projected population. The formula recognizes the following IDF factors by metallic tier: Bronze 1.00, Silver 1.03, Gold 1.08 and Platinum 1.15.

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2018, as reported by HHS.

The average AV for PHW is projected by applying the metal level AV factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 9 to PHW's projected population. The formula recognizes the following AV values by metallic tier: Bronze 0.60, Silver 0.70, Gold 0.80, and Platinum 0.90.

ARF: As stated in the March 11, 2013 Federal Register, page 15433, the allowable rating factor (ARF) adjustment accounts only for age rating.

The statewide average ARF is projected based on the average ARF of the single risk pool in 2018, as reported by HHS, adjusted for projected changes in the demographics of the single risk pool from 2018 to 2021.

The average ARF for PHW is projected by applying the proposed 2021 HHS age rating factors to PHW's projected population. An equal distribution across ages within each age band was assumed.

GCF: The average GCF for PHW relative to the statewide average was modeled based on historical GCFs by rating area, any anticipated changes in these GCFs over time, and PHW's projected enrollment by rating area.

The total transfer is calculated as the sum of the state transfer calculation described above and a net transfer for 2021 attributable to the high cost risk pooling program. We modeled this as the combination of a receivable, based on the attachment point and coinsurance from the 2021 Notice of Benefit and Payment Parameters (NBPP), and an assessment, based as a percentage of premium.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2021 risk transfer projection and via the calculation of the net high cost risk pooling receivable or payment. Otherwise, there were no “potential outlier assumptions” that would have an impact on transfers.

The projected transfer amount assumes no impact under the Risk Adjustment Data Validation (RADV) process.

The risk adjustment transfer amounts [REDACTED] shown on Worksheet 1 of the URRT are the actual PMPM amounts expected in the projection period on an allowed basis. The risk adjustment transfer amount applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate is on an allowed claims basis, as the Index Rate is on an allowed claims basis.

The demographic, plan mix, and morbidity assumptions supporting the risk transfer projection are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

Exchange User Fee

The Exchange user fee adjustment applied to premium rates is 2.99% of premium. This is based on weighting the expected distribution of issuer enrollment sold through the Exchange and sold outside of the Exchange. Per the 2021 NBPP, the Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange, and there is no Exchange fee for members enrolling in coverage outside of the Exchange. We assumed 99.83% of members would enroll through the Exchange and .17% would enroll outside of the Exchange. On Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor, and this factor is 1.038.

Plan-Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: \$496.68) are included in Worksheet 2, Section III of the URRT. The Plan Adjusted Index Rates are the Market-Wide Adjusted Index Rate adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d)(2):

- The actuarial value and cost-sharing design of the plan

- The CMS Actuarial Value Calculator was used to determine the AV metal value for plan provisions that fit within the calculator parameters. The AVs for all plans were developed using appropriate adjustments as described in Section 3 of this actuarial memorandum.
- The actuarial value and cost-sharing pricing adjustment was developed using a claims simulation methodology with a large dataset of individual exchange data, calibrated to the expected population.
 - Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
 - Using the same dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan so that allowed relativities by plan solely reflect benefit design differences.
 - Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
- The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load applied to each silver ACA-compliant plan sold through the Exchange.
- The plan's provider network, delivery system characteristics, and utilization management adjustment practices.
 - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
 - For a subset of plans, additional benefits include coverage for adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market-Wide Adjusted Index Rate).
 - Non-benefit expenses (\$103.83) are discussed in detail below. Appendix 12.3 decomposes the administrative cost adjustment into its components.

There are no catastrophic plans being offered, so there is no eligibility adjustment made for catastrophic plan enrollment.

Administrative costs and other benefits (non-EHB) common to all plans are added to the Market-Wide Adjusted Index Rate. Then, factors for actuarial value and cost-sharing and non-EHBs by plan are applied to reach the Plan Adjusted Index Rate for each plan.

The development and values of the Plan Adjusted Index Rates are shown in Appendix 12.1.

The Plan Adjusted Index Rates reflect the average demographic characteristics of the single risk pool and are not calibrated.

Inclusion of Capitation Payments

Capitated payments for services are accounted for through a PMPM allocation to claims, where the average capitation amount replaces the projected claims amount.

b. Retention Items

Please see Table 6, “Retention”, for the retention items. Combined with margin and contingency from Table 10, “Plan Rates”, this represents the total administrative expenses and taxes and fees. Profit, margin, and administrative expenses do not vary by plan.

Administrative Expense Load

The administrative expense load (\$70.76; 14.25% of Premium) was provided by PHW. This allowance is based on projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

There is an additional amount to cover approved quality improvement expenses (\$3.00) and provider incentive payments (\$2.00).

The administrative expenses are allocated proportionally by plan on a constant percentage of premium basis. A breakdown of administrative expenses can be found in Appendix 12.2.

Taxes and Fees

The taxes and fees (\$4.16; 0.84% of Premium) shown in Table 6 account for the following: Risk Adjustment User Fee (\$0.25), PCORI Fee (\$0.23), PA Premium Tax and State Income Tax (\$1.01) and Federal Income Tax (\$2.67), all of which can be found in Appendix 12.2.

The taxes and fees (\$19.03) which may be subtracted from premiums for purposes of calculating the MLR are listed in Appendix 12.2.

For 2021, the Risk Adjustment User Fee (\$0.25) is included as part of Taxes and Fees on line 3.7 on Worksheet 2 of the URRT.

See Section 2a above for a description of how the Exchange user fee is calculated and applied to the Market-Wide Adjusted Index Rate.

Profit (or Contribution to Surplus) & Risk Margin

This load (\$9.04; 1.82% of Premium) was applied proportionally to all products and plans and can be found in Appendix 12.2.

Broker Commissions



A sample producer agreement has been included in Appendix 20.3.

Loss Ratio

The projected medical loss ratio (MLR) is 83.3%. The projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining MLR rebates. There was no credibility adjustment applied to the projected MLR. Including a credibility adjustment would only increase the projected MLR, which already satisfies the MLR requirement. See Appendix 15.1 for the calculation for the projected federal medical loss ratio.

c. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors are shown in Table 7, “Normalized Market-Adjusted Projected Allowed Total Claims”. Rates were normalized for age, tobacco usage, and benefit richness.

The development of the average age factor (1.592) may be found in Appendix 13.2.

The development of the average area factor (1.000) may be found in Appendix 13.3.

The development of the average tobacco usage factor (1.005) may be found in Appendix 13.4.

The development of the average benefit richness factor (0.997) may be found in Appendix 20.4.

PHW operates in a single network. There are no network differences, and thus the network factor is 1.000.

d. Components of Rate Change

Please see Table 8, “Components of Rate Change”, and Table 9, “Year-over-Year Data to Support Table 8” for the buildup of the components of rate change.

3. Plan Rate Development

Table 10, “Plan Rate Development” shows the development of the final 2021 rates by plan.

The buildup of the Induced Utilization shown in column L of Table 10 is shown in Table A below.

Table A Pennsylvania Health & Wellness, Inc. AV & Cost Sharing Design Factor Buildup									
(1)	(2)	(3)	(4)	(5)	(6) = ((4) * (5))^2 - ((4) * (5)) + 1.24	(7)	(8) = (6) * (7)	(9) = (4) * (5) * (8)	
Plan ID	Projected Membership	Current Membership	Pricing AV	Non-Funding of CSR Adjustment	Raw Induced Utilization	Induced Calibration Factor ⁽¹⁾	Final Induced Utilization	AV & Cost-Sharing Design of the Plan	
86199PA0010025	3,027	33	0.857	1.000	1.1175	1.080	1.034	0.886	
86199PA0010026	336	-	0.871	1.000	1.128	1.080	1.044	0.909	
86199PA0010004	7,344	572	0.723	1.200	1.125	1.080	1.041	0.903	
86199PA0010012	5,181	609	0.716	1.200	1.119	1.080	1.036	0.890	
86199PA0010027	42	141	0.730	1.200	1.131	1.080	1.047	0.917	
86199PA0010008	324	-	0.725	1.200	1.127	1.080	1.043	0.908	
86199PA0010009	4,002	2	0.735	1.200	1.135	1.080	1.051	0.926	
86199PA0010010	1,971	30	0.761	1.200	1.161	1.080	1.075	0.982	
86199PA0010007	4,329	-	0.712	1.200	1.116	1.080	1.033	0.883	
86199PA0010002	16,055	813	0.679	1.000	1.022	1.080	0.946	0.642	
86199PA0010022	1,459	146	0.696	1.000	1.029	1.080	0.952	0.663	
86199PA0010006	3,336	110	0.690	1.000	1.026	1.080	0.950	0.656	
86199PA0030007	10	-	0.821	1.000	1.093	1.080	1.012	0.831	
86199PA0030008	10	-	0.871	1.000	1.128	1.080	1.044	0.909	
86199PA0030003	10	-	0.694	1.000	1.028	1.080	0.951	0.661	
86199PA0030004	10	-	0.712	1.000	1.035	1.080	0.958	0.682	
86199PA0030006	10	-	0.725	1.000	1.041	1.080	0.963	0.699	
86199PA0030005	10	-	0.765	1.000	1.060	1.080	0.981	0.751	
86199PA0030002	10	-	0.761	1.000	1.058	1.080	0.980	0.746	
86199PA0030001	10	-	0.769	1.000	1.062	1.080	0.983	0.756	
86199PA0020025	684	62	0.857	1.000	1.117	1.080	1.034	0.886	
86199PA0020026	76	-	0.871	1.000	1.128	1.080	1.044	0.909	
86199PA0020004	1,432	508	0.723	1.200	1.125	1.080	1.041	0.903	
86199PA0020013	999	-	0.716	1.200	1.119	1.080	1.036	0.890	
86199PA0020027	8	65	0.730	1.200	1.131	1.080	1.047	0.917	
86199PA0020008	61	-	0.725	1.200	1.127	1.080	1.043	0.908	
86199PA0020009	779	10	0.735	1.200	1.135	1.080	1.051	0.926	
86199PA0020010	387	65	0.761	1.200	1.161	1.080	1.075	0.982	
86199PA0020007	841	-	0.712	1.200	1.116	1.080	1.033	0.883	
86199PA0020002	3,306	543	0.679	1.000	1.022	1.080	0.946	0.642	
86199PA0020022	301	-	0.696	1.000	1.029	1.080	0.952	0.663	
86199PA0020006	687	220	0.690	1.000	1.026	1.080	0.950	0.656	
86199PA0040007	2	-	0.821	1.000	1.093	1.080	1.012	0.831	
86199PA0040008	2	-	0.871	1.000	1.128	1.080	1.044	0.909	
86199PA0040003	2	-	0.694	1.000	1.028	1.080	0.951	0.661	
86199PA0040004	2	-	0.712	1.000	1.035	1.080	0.958	0.682	
86199PA0040006	2	-	0.725	1.000	1.041	1.080	0.963	0.699	
86199PA0040005	2	-	0.765	1.000	1.060	1.080	0.981	0.751	
86199PA0040002	2	-	0.761	1.000	1.058	1.080	0.980	0.746	
86199PA0040001	2	-	0.769	1.000	1.062	1.080	0.983	0.756	
Total	57,063	3,929	0.715	1.102	1.080	1.080	0.997	0.790	

(1) Induced Calibration Factor set to normalize Induced Utilization Value to 0.997 when weighted by projected membership.

The buildup of this factor can also be found in Appendix 20.4. Values in column (8) represent the pure induced utilization for each plan.

AV Calculator: Approach (1)

The AV Metal Values included in Table 10 were calculated using the Final 2021 Federal AV Calculator for the plan provisions that fit within the calculator parameters and making

appropriate adjustments to the AV identified by the calculator for plan design features that are not compatible with the parameters of the AV Calculator.

We evaluated plans in cases where there are one or more services not subject to deductible for which the copay does not accrue to the deductible. These plan designs conflict with the underlying logic of the AV Calculator, which assumes that copays accrue to the deductible when the service is not subject to deductible. To develop the adjustment to the actuarial values, we modified a copy of the Federal AV Calculator to permit the user to specify whether copays for services not subject to the deductible should accrue to the deductible. To ensure that the AV metal values are consistent across the plan portfolio, the modified calculator was used to develop the AV for all plans.

The unique plan design certification is located in Section 6 of this actuarial memorandum. Please refer to Appendix 16.1 for screenshots documenting the outcomes of the AV Calculator for each plan.

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

Table 11, “Plan Premium Development for 21-Year-Old Non-Tobacco User” shows the premium development and rate change for a 21-year-old non-tobacco user

5. Plan Factors

a. Age and Tobacco Factors

Age and tobacco factors are shown in Table 12, “Age and Tobacco Factors”. Age factors represent the federal standard age curve.

The tobacco factor for 2021 is set to 1.15 for all ages 21+. The factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report “The Business Case for Coverage of Tobacco Cessation, 2012 Update” by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of non-smokers and may be as much as 34% higher than costs for non-smokers.

b. Geographic Factors

The Geographic Areas used are consistent with those defined by the state. Geographic factors are shown in Table 13, “Geographic Factors”.

The geographic rating factors are displayed in Appendix 1.3. In order to determine the calibration factor for geography, the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

The geographic factors were developed to reflect provider reimbursement and practice pattern differences by area. The reimbursement reflected in the geographic factors is based on current and projected contracts for providers by rating area. The practice patterns reflected in the geographic factors are based on *Health Cost Guidelines* research. Projected risk pool morbidity and age/gender factors were set at statewide levels during geographic factor development. The area factors used are reflective of differences in delivery costs (including unit cost and provider practice pattern differences) only and do not reflect differences in population morbidity.

c. Network Factors

Network factors are shown in Table 14, “Network Factors”. PHW only has one network, so this factor is shown as 1.0.

d. Service Area Composition

Not Applicable. Rates do not vary by Service Area.

e. Composite Rating

Not Applicable. This is an individual rate filing

6. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries in good standing and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform the work. This filing is prepared on behalf of Pennsylvania Health & Wellness, Inc. (the “Company”) to comply with applicable State and Federal Statutes for individual rate filings.

I am affiliated with Milliman, Inc. (“Milliman”), an independent actuarial consulting firm that is not affiliated with, nor a subsidiary of, nor in any way owned or controlled by a health plan, health insurer, or a trade association of health plans or insurers.

I certify the rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the profession’s Code of Professional Conduct. While other ASOPs apply, particular emphasis was placed on the following:

- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits
- ASOP No. 12, Risk Classification
- ASOP No. 23, Data Quality
- ASOP No. 25, Credibility Procedures
- ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
- ASOP No. 41, Actuarial Communications
- ASOP No. 42, Health and Disability Actuarial Assets and Liabilities Other Than Liabilities for Incurred Claims
- ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

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

1. The Index Rate for the Projection Period is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient based on my best estimates of the 2021 individual market.
2. 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.
3. The geographic rating factors used reflect only differences in the cost of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
4. The CMS Actuarial Value Calculator, with appropriate adjustments, was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans. This rate filing is in compliance with all applicable laws and rules.

Regarding Pennsylvania state certification requirements, I certify that to the best of my knowledge and judgment:

5. All factor, benefit, and other changes from the 2020 filing have been disclosed.
6. No new plan is a modification of an existing plan.
7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification.

The URRT does not demonstrate the process used to develop proposed premium rates. It is representative of information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

The 2021 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the 2021 plan year

premium rates provided in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, changes to the operation and parameters of the proposed state 1332 reinsurance waiver; or a decision by Congress, the Health and Human Services Secretary, or the Centers for Medicare and Medicaid Services director to fund cost-sharing reduction subsidies, alter advance premium tax credits, or further modify the individual mandate requirement and penalty. In the event that a material provision is impacted, a revision to the rates will be needed. In particular, rates were developed assuming steady funding of Advanced Premium Tax Credits (APTCs) and no funding of cost-sharing reduction (CSR) subsidy payments. The continuity of this funding approach will impact whether rates are sufficient and not excessive. Milliman expresses no opinion with regard to the future funding of CSR payments.

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience. Furthermore, due to the substantial uncertainty regarding the impact of the COVID-19 pandemic, we believe some of the assumptions related to the pandemic's financial impact will exhibit a substantially greater divergence from expectations.

The information provided in this actuarial memorandum is in support of the items illustrated in the URRT and does not provide an actuarial opinion regarding the URRT's process used to develop proposed premium rates. It does certify that rates were developed in accordance with applicable regulations, as noted.

It is certain that actual experience will not conform exactly to the assumptions used in this analysis.

Signed:

Name: 

Title: Consulting Actuary

Date: July 17, 2020

Unique Plan Design Certification

The actuarial value for all plans was established using the method described in 45 CFR 156.135(b)(3). We evaluated plans in cases where there are one or more services not subject to deductible for which the copay does not accrue to the deductible. These plan designs conflict with the underlying logic of the AV Calculator, which assumes that copays accrue to the deductible when the service is not subject to deductible. To develop the adjustment to the actuarial values, we modified a copy of the Federal AV Calculator to permit the user to specify whether copays for services not subject to the deductible should accrue to the deductible. To ensure that the AV metal values are consistent across the plan portfolio, the modified calculator was used to develop the AV for all plans.

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

Only in-network cost sharing, including multitier networks, was considered.

Actuarial Certification Language:

The AVC was used to determine the AV for the plan provisions that fit within the calculator parameters. For benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value, the development of the AV is based on one of the acceptable alternative methods outlined in 45 CFR 156.135(b)(2) or 45 CFR 156.135(b)(3).

The analysis was

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

Signed:

Name: [REDACTED]

Title: Consulting Actuary

Date: July 17, 2020

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Pennsylvania Health & Wellness, Inc.
Products:	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2021
Base Period Start Date:	1/1/2019
Date of Most Recent Membership:	3/3/2020

to 12/31/2021
to 12/31/2019

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2020)	Member-months Projected Rating Period
Average Age	49.0	48.0	47.0
Total	20,216	3,929	57,063
<18	490	71	1,440
18-24	1,516	307	4,355
25-29	2,489	716	10,325
30-34	2,103	514	7,807
35-39	1,847	414	6,334
40-44	1,733	304	4,475
45-49	1,720	312	4,799
50-54	2,385	399	5,440
55-59	2,646	419	5,856
60-63	2,668	335	4,892
64+	619	138	1,938

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 Capitalization	Total Non-EHB Capitalization	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 12,739,781.65	\$3,830,575.80	\$ 4,036,380.23	20,216	\$ 898,036.46	\$ 4,934,416.70	\$ -	\$ (171,887.38)	\$ 44,509.35	\$ -	\$ (2,810,220.95)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitalization PMPM (net of prescription drug rebates)											\$ 237.78
Loss Ratio											41.45%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	8.56%	2.50%	-1.69%	9.40%	23.16%
Outpatient Hospital	7.04%	2.50%	-2.53%	6.94%	22.28%
Professional	9.29%	2.50%	-2.05%	9.73%	21.58%
Other Medical	-9.92%	2.50%	-4.60%	-2.60%	1.88%
Capitation				0.00%	0.83%
Prescription Drugs	-0.56%	2.93%	-2.93%	-0.64%	29.67%
Total Annual Trend				5.29%	
Months of Trend				24	100.00%
Total Applied Trend Projection Factor				1.119	

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

** Should equal UBR7 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-16		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Feb-16		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Mar-16		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Apr-16		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
May-16		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Jun-16		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Jul-16		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Aug-16		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Sep-16		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Oct-16		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Nov-16		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Dec-16		\$	0.0000	#DIV/0!	-	#DIV/0!	\$	\$	-	#DIV/0!
Jan-17		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Feb-17		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Mar-17		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Apr-17		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
May-17		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Jun-17		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Jul-17		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Aug-17		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Sep-17		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Oct-17		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Nov-17		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Dec-17		\$	0.0000	#DIV/0!	-	#DIV/0!	\$	\$	-	#DIV/0!
Jan-18		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Feb-18		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Mar-18		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Apr-18		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
May-18		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Jun-18		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Jul-18		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Aug-18		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Sep-18		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Oct-18		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Nov-18		\$	0.0000	#DIV/0!	-	#DIV/0!		\$	-	#DIV/0!
Dec-18		\$	0.0000	#DIV/0!	-	#DIV/0!	\$	\$	-	#DIV/0!
Jan-19		\$ 206,100.00	0.9927	\$ 207,615.53	1,906	\$ 108.93		\$ (13,810.13)	\$ 262,834.09	\$ 137.90
Feb-19		\$ 220,147.10	0.9942	\$ 221,436.55	1,942	\$ 114.03		\$ (12,839.05)	\$ 311,425.93	\$ 160.36
Mar-19		\$ 312,267.00	0.9922	\$ 314,722.47	1,863	\$ 169.93		\$ (14,451.81)	\$ 407,755.12	\$ 218.87
Apr-19		\$ 378,588.10	0.9888	\$ 382,869.32	1,811	\$ 211.41		\$ (12,589.44)	\$ 468,177.66	\$ 258.52
May-19		\$ 353,211.30	0.9909	\$ 356,467.37	1,762	\$ 202.31		\$ (16,151.11)	\$ 431,566.97	\$ 244.92
Jun-19		\$ 314,255.70	0.9908	\$ 317,357.72	1,686	\$ 199.86		\$ (13,308.16)	\$ 404,136.11	\$ 239.42
Jul-19		\$ 249,444.50	0.9778	\$ 255,116.92	1,627	\$ 156.80		\$ (10,525.86)	\$ 321,923.18	\$ 197.86
Aug-19		\$ 310,165.40	0.9394	\$ 351,457.04	1,587	\$ 221.46		\$ (13,840.39)	\$ 406,374.64	\$ 256.44
Sep-19		\$ 305,299.20	0.9462	\$ 322,658.99	1,549	\$ 208.30		\$ (15,614.68)	\$ 384,148.03	\$ 248.00
Oct-19		\$ 404,499.00	0.9199	\$ 439,735.87	1,522	\$ 289.92		\$ (19,615.29)	\$ 492,564.61	\$ 323.63
Nov-19		\$ 259,864.80	0.9436	\$ 275,404.76	1,510	\$ 182.39		\$ (15,097.82)	\$ 310,060.84	\$ 205.34
Dec-19	\$ 12,239,781.65	\$ 476,733.70	0.8341	\$ 571,537.68	1,449	\$ 394.44	\$ 898,036.46	\$ (15,067.32)	\$ 605,481.58	\$ 417.86

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Pennsylvania Health & Wellness, Inc.
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2021

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 3,448,512,945.62	\$ 2,965,721,133.23	\$ 2,965,721,133.23	12,000,000	\$ 1,271,023,342.81	\$ 4,236,744,476.05	\$ -	\$ -	\$ 21,716,366.91	\$ -	\$ -	\$ 354.87
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 86.63%
Loss Ratio											

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	12.61%	11.58%	-3.80%	20.88%	22.36%
Outpatient Hospital	8.28%	5.72%	-3.92%	9.99%	21.65%
Professional	15.90%	4.67%	-4.16%	16.26%	28.29%
Other Medical	-0.81%	4.08%	-6.81%	-3.79%	2.75%
Capitation				0.00%	0.51%
Prescription Drugs	-6.64%	9.07%	-4.41%	-2.66%	24.44%
Total Annual Trend				11.05%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.233	

* 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-16		\$ 223,119,723.53	1.0000	\$ 223,119,723.53	1,000,000	\$ 223.12		\$ -	\$ 318,742,462.18	\$ 318.74
Feb-16		\$ 223,669,996.96	1.0000	\$ 223,669,996.96	1,000,000	\$ 223.67		\$ -	\$ 319,528,567.08	\$ 319.53
Mar-16		\$ 224,221,627.51	1.0000	\$ 224,221,627.51	1,000,000	\$ 224.22		\$ -	\$ 320,316,610.73	\$ 320.32
Apr-16		\$ 224,774,618.53	1.0000	\$ 224,774,618.53	1,000,000	\$ 224.77		\$ -	\$ 321,106,597.90	\$ 321.11
May-16		\$ 225,328,973.38	1.0000	\$ 225,328,973.38	1,000,000	\$ 225.33		\$ -	\$ 321,898,533.40	\$ 321.90
Jun-16		\$ 225,884,695.42	1.0000	\$ 225,884,695.42	1,000,000	\$ 225.88		\$ -	\$ 322,692,422.02	\$ 322.69
Jul-16		\$ 226,441,788.01	1.0000	\$ 226,441,788.01	1,000,000	\$ 226.44		\$ -	\$ 323,488,268.59	\$ 323.49
Aug-16		\$ 227,000,254.35	1.0000	\$ 227,000,254.35	1,000,000	\$ 227.00		\$ -	\$ 324,286,077.93	\$ 324.29
Sep-16		\$ 227,560,098.42	1.0000	\$ 227,560,098.42	1,000,000	\$ 227.56		\$ -	\$ 325,085,854.88	\$ 325.09
Oct-16		\$ 228,121,323.01	1.0000	\$ 228,121,323.01	1,000,000	\$ 228.12		\$ -	\$ 325,887,604.30	\$ 325.89
Nov-16		\$ 228,683,931.73	1.0000	\$ 228,683,931.73	1,000,000	\$ 228.68		\$ -	\$ 326,691,331.04	\$ 326.69
Dec-16	\$ 3,155,877,893.35	\$ 229,247,928.00	1.0000	\$ 229,247,928.00	1,000,000	\$ 229.25	\$ 1,163,166,411.09	\$ -	\$ 327,497,040.00	\$ 327.50
Jan-17		\$ 229,813,315.23	1.0000	\$ 229,813,315.23	1,000,000	\$ 229.81		\$ -	\$ 328,304,736.05	\$ 328.30
Feb-17		\$ 230,380,096.87	1.0000	\$ 230,380,096.87	1,000,000	\$ 230.38		\$ -	\$ 329,114,424.10	\$ 329.11
Mar-17		\$ 230,948,276.34	1.0000	\$ 230,948,276.34	1,000,000	\$ 230.95		\$ -	\$ 329,926,109.05	\$ 329.93
Apr-17		\$ 231,517,857.09	1.0000	\$ 231,517,857.09	1,000,000	\$ 231.52		\$ -	\$ 330,739,795.84	\$ 330.74
May-17		\$ 232,088,842.58	1.0000	\$ 232,088,842.58	1,000,000	\$ 232.09		\$ -	\$ 331,555,489.40	\$ 331.56
Jun-17		\$ 232,661,236.28	1.0000	\$ 232,661,236.28	1,000,000	\$ 232.66		\$ -	\$ 332,373,194.68	\$ 332.37
Jul-17		\$ 233,235,041.65	1.0000	\$ 233,235,041.65	1,000,000	\$ 233.24		\$ -	\$ 333,192,916.65	\$ 333.19
Aug-17		\$ 233,810,262.19	1.0000	\$ 233,810,262.19	1,000,000	\$ 233.81		\$ -	\$ 334,014,660.27	\$ 334.01
Sep-17		\$ 234,386,901.37	1.0000	\$ 234,386,901.37	1,000,000	\$ 234.39		\$ -	\$ 334,838,430.53	\$ 334.84
Oct-17		\$ 234,964,962.70	1.0000	\$ 234,964,962.70	1,000,000	\$ 234.96		\$ -	\$ 335,664,232.43	\$ 335.66
Nov-17		\$ 235,544,449.68	1.0000	\$ 235,544,449.68	1,000,000	\$ 235.54		\$ -	\$ 336,492,070.98	\$ 336.49
Dec-17	\$ 3,250,554,195.13	\$ 236,125,365.84	1.0000	\$ 236,125,365.84	1,000,000	\$ 236.13	\$ 1,198,061,403.35	\$ -	\$ 337,321,951.20	\$ 337.32
Jan-18		\$ 236,707,714.69	1.0000	\$ 236,707,714.69	1,000,000	\$ 236.71		\$ -	\$ 338,153,878.13	\$ 338.15
Feb-18		\$ 237,291,499.77	1.0000	\$ 237,291,499.77	1,000,000	\$ 237.29		\$ -	\$ 338,987,856.82	\$ 338.99
Mar-18		\$ 237,876,724.63	1.0000	\$ 237,876,724.63	1,000,000	\$ 237.88		\$ -	\$ 339,823,892.32	\$ 339.82
Apr-18		\$ 238,463,392.80	1.0000	\$ 238,463,392.80	1,000,000	\$ 238.46		\$ -	\$ 340,661,989.72	\$ 340.66
May-18		\$ 239,051,507.86	1.0000	\$ 239,051,507.86	1,000,000	\$ 239.05		\$ -	\$ 341,502,154.08	\$ 341.50
Jun-18		\$ 239,641,073.37	1.0000	\$ 239,641,073.37	1,000,000	\$ 239.64		\$ -	\$ 342,344,390.52	\$ 342.34
Jul-18		\$ 240,232,092.90	1.0000	\$ 240,232,092.90	1,000,000	\$ 240.23		\$ -	\$ 343,188,704.15	\$ 343.19
Aug-18		\$ 240,824,570.05	1.0000	\$ 240,824,570.05	1,000,000	\$ 240.82		\$ -	\$ 344,035,100.07	\$ 344.04
Sep-18		\$ 241,418,508.41	1.0000	\$ 241,418,508.41	1,000,000	\$ 241.42		\$ -	\$ 344,883,583.44	\$ 344.88
Oct-18		\$ 242,013,911.58	1.0000	\$ 242,013,911.58	1,000,000	\$ 242.01		\$ -	\$ 345,734,159.40	\$ 345.73
Nov-18		\$ 242,610,783.17	1.0000	\$ 242,610,783.17	1,000,000	\$ 242.61		\$ -	\$ 346,586,833.11	\$ 346.59
Dec-18	\$ 3,348,070,820.99	\$ 243,209,126.81	1.0000	\$ 243,209,126.81	1,000,000	\$ 243.21	\$ 1,234,003,245.46	\$ -	\$ 347,441,609.74	\$ 347.44
Jan-19		\$ 243,808,946.13	1.0000	\$ 243,808,946.13	1,000,000	\$ 243.81		\$ -	\$ 348,298,494.47	\$ 348.30
Feb-19		\$ 244,410,244.77	1.0000	\$ 244,410,244.77	1,000,000	\$ 244.41		\$ -	\$ 349,157,492.52	\$ 349.16
Mar-19		\$ 245,013,026.37	1.0000	\$ 245,013,026.37	1,000,000	\$ 245.01		\$ -	\$ 350,018,609.09	\$ 350.02
Apr-19		\$ 245,617,294.59	1.0000	\$ 245,617,294.59	1,000,000	\$ 245.62		\$ -	\$ 350,881,849.41	\$ 350.88
May-19		\$ 246,223,053.10	1.0000	\$ 246,223,053.10	1,000,000	\$ 246.22		\$ -	\$ 351,747,218.71	\$ 351.75
Jun-19		\$ 246,830,305.57	1.0000	\$ 246,830,305.57	1,000,000	\$ 246.83		\$ -	\$ 352,614,722.24	\$ 352.61
Jul-19		\$ 247,439,055.69	1.0000	\$ 247,439,055.69	1,000,000	\$ 247.44		\$ -	\$ 353,484,365.27	\$ 353.48
Aug-19		\$ 248,049,307.15	1.0000	\$ 248,049,307.15	1,000,000	\$ 248.05		\$ -	\$ 354,356,153.08	\$ 354.36
Sep-19		\$ 248,661,063.66	1.0000	\$ 248,661,063.66	1,000,000	\$ 248.66		\$ -	\$ 355,230,090.94	\$ 355.23
Oct-19		\$ 249,274,328.93	1.0000	\$ 249,274,328.93	1,000,000	\$ 249.27		\$ -	\$ 356,106,184.18	\$ 356.11
Nov-19		\$ 249,889,106.67	1.0000	\$ 249,889,106.67	1,000,000	\$ 249.89		\$ -	\$ 356,984,438.10	\$ 356.98
Dec-19	\$ 3,448,512,945.62	\$ 250,505,400.62	1.0000	\$ 250,505,400.62	1,000,000	\$ 250.51	\$ 1,271,023,342.81	\$ -	\$ 357,864,858.03	\$ 357.86

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

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

Carrier Name:	Pennsylvania Health & Wellness, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2021		
Incurred Dates:	1/1/2019 to 12/31/2019	Proj. Incurred Claim Impact:	-4.3%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2019 to 12/31/2019					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	2,677	19,915	\$1,929,446	\$1,929,446
\$30,000	\$34,999	7	70	\$231,771	\$231,771
\$35,000	\$39,999	3	36	\$108,226	\$108,226
\$40,000	\$44,999	5	53	\$213,167	\$213,167
\$45,000	\$49,999	2	22	\$97,181	\$97,181
\$50,000	\$54,999	1	5	\$52,574	\$52,574
\$55,000	\$59,999	2	22	\$114,481	\$114,481
\$60,000	\$64,999	0	0	\$0	\$0
\$65,000	\$69,999	1	12	\$66,774	\$62,710
\$70,000	\$74,999	3	20	\$215,042	\$194,017
\$75,000	\$79,999	0	0	\$0	\$0
\$80,000	\$84,999	0	0	\$0	\$0
\$85,000	\$89,999	0	0	\$0	\$0
\$90,000	\$94,999	1	12	\$92,817	\$73,127
\$95,000	\$99,999	0	0	\$0	\$0
\$100,000	\$109,999	0	0	\$0	\$0
\$110,000	\$119,999	1	12	\$110,770	\$86,770
\$120,000	\$129,999	1	5	\$121,888	\$97,888
\$130,000	\$139,999	1	12	\$133,218	\$109,218
\$140,000	\$149,999	0	0	\$0	\$0
\$150,000	\$159,999	0	0	\$0	\$0
\$160,000	\$169,999	0	0	\$0	\$0
\$170,000	\$179,999	0	0	\$0	\$0
\$180,000	\$189,999	1	12	\$180,220	\$156,220
\$190,000	\$199,999	1	8	\$193,250	\$169,250
\$200,000	\$209,999	0	0	\$0	\$0
\$210,000	\$219,999	0	0	\$0	\$0
\$220,000	\$229,999	0	0	\$0	\$0
\$230,000	\$239,999	0	0	\$0	\$0
\$240,000	\$249,999	0	0	\$0	\$0
\$250,000	\$259,999	0	0	\$0	\$0
\$260,000	\$269,999	0	0	\$0	\$0
\$270,000	\$279,999	0	0	\$0	\$0
\$280,000	\$289,999	0	0	\$0	\$0
\$290,000	\$299,999	0	0	\$0	\$0
\$300,000	\$324,999	0	0	\$0	\$0
\$325,000	\$349,999	0	0	\$0	\$0
\$350,000	\$374,999	0	0	\$0	\$0
\$375,000	\$399,999	0	0	\$0	\$0
\$400,000	\$424,999	0	0	\$0	\$0
\$425,000	\$449,999	0	0	\$0	\$0
\$450,000	\$474,999	0	0	\$0	\$0
\$475,000	\$499,999	0	0	\$0	\$0
\$500,000	\$599,999	0	0	\$0	\$0
\$600,000	\$699,999	0	0	\$0	\$0
\$700,000	\$799,999	0	0	\$0	\$0
\$800,000	\$899,999	0	0	\$0	\$0
\$900,000	\$999,999	0	0	\$0	\$0
\$1,000,000+		0	0	\$0	\$0
Total		2,707	20,216	\$3,860,825	\$3,696,045

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

Carrier Name:	Pennsylvania Health & Wellness, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2021	Proj. Incurred Claim Impact:	-2.9%
		Proj. Morbidity Impact:	-0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2021					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	4,673	56,076	\$10,166,896	\$10,166,896
\$30,000	\$34,999	23	272	\$738,188	\$738,188
\$35,000	\$39,999	8	96	\$309,151	\$309,151
\$40,000	\$44,999	7	79	\$279,947	\$279,947
\$45,000	\$49,999	5	63	\$245,910	\$245,910
\$50,000	\$54,999	8	96	\$418,847	\$418,847
\$55,000	\$59,999	3	38	\$184,284	\$184,284
\$60,000	\$64,999	5	59	\$317,775	\$304,802
\$65,000	\$69,999	0	0	\$0	\$0
\$70,000	\$74,999	4	46	\$276,421	\$248,060
\$75,000	\$79,999	3	35	\$232,387	\$197,846
\$80,000	\$84,999	0	0	\$0	\$0
\$85,000	\$89,999	2	29	\$209,221	\$170,212
\$90,000	\$94,999	2	23	\$179,151	\$140,033
\$95,000	\$99,999	0	0	\$0	\$0
\$100,000	\$109,999	3	35	\$303,785	\$234,107
\$110,000	\$119,999	1	13	\$123,811	\$98,061
\$120,000	\$129,999	2	21	\$222,252	\$179,703
\$130,000	\$139,999	1	8	\$88,393	\$72,762
\$140,000	\$149,999	1	13	\$159,257	\$132,968
\$150,000	\$159,999	1	10	\$128,242	\$108,765
\$160,000	\$169,999	0	0	\$0	\$0
\$170,000	\$179,999	1	8	\$118,542	\$101,887
\$180,000	\$189,999	0	0	\$0	\$0
\$190,000	\$199,999	1	14	\$222,419	\$194,674
\$200,000	\$209,999	0	0	\$0	\$0
\$210,000	\$219,999	0	0	\$0	\$0
\$220,000	\$229,999	1	8	\$151,622	\$135,492
\$230,000	\$239,999	0	0	\$0	\$0
\$240,000	\$249,999	0	0	\$0	\$0
\$250,000	\$259,999	0	6	\$120,102	\$108,933
\$260,000	\$269,999	0	0	\$0	\$0
\$270,000	\$279,999	0	0	\$0	\$0
\$280,000	\$289,999	0	0	\$0	\$0
\$290,000	\$299,999	0	4	\$97,572	\$89,501
\$300,000	\$324,999	0	3	\$77,276	\$71,488
\$325,000	\$349,999	0	0	\$0	\$0
\$350,000	\$374,999	0	4	\$107,434	\$100,386
\$375,000	\$399,999	0	0	\$0	\$0
\$400,000	\$424,999	0	0	\$0	\$0
\$425,000	\$449,999	0	2	\$74,115	\$70,020
\$450,000	\$474,999	0	0	\$0	\$0
\$475,000	\$499,999	0	0	\$0	\$0
\$500,000	\$599,999	0	2	\$94,384	\$90,079
\$600,000	\$699,999	0	1	\$28,464	\$27,388
\$700,000	\$799,999	0	1	\$68,428	\$66,368
\$800,000	\$899,999	0	0	\$0	\$0
\$900,000	\$999,999	0	0	\$0	\$0
\$1,000,000+		0	0	\$45,650	\$44,823
Total		4,755	57,063	\$15,789,924	\$15,331,579

PA Rate Template Part II

Rate Development and Change

Carrier Name: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2021

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	\$ 237.78	\$ 354.87	<- Actual Experience PMPM
Two year trend projection Factor	1.119	1.233	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 266.12	\$ 437.59	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity - Impact of Reinsurance Program	0.999	0.999	<- See URRT Instructions
Change in Morbidity - All Other	1.071	0.892	
Total Non-Morbidity Changes	0.910	1.033	
Change in Demographics	0.920	1.094	<- See URRT Instructions
Change in Network	0.989	0.935	<- See URRT Instructions
Change in Benefits	1.000	0.984	
Change in Other	1.000	1.026	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 259.20	\$ 402.74	
Credibility Factors	40%	60%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 345.01	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 345.01		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.790		
Projected Incurred EHB Claims PMPM	\$ 272.59		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$124.16		
Projected Incurred Exchange User Fees PMPM	\$14.73		
Projected Incurred Reinsurance Recoveries PMPM	\$8.03		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 403.45		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 510.64		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 5.27		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 407.61		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 515.90		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 307.78	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 2,066,601,262.87	
Blended Loss Ratio	68.46%	

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

Effective Date	1/1/2021	4/1/2021	7/1/2021	10/1/2021	Total Single Risk Pool
# of Member Months Renewing in Quarter	-	-	-	-	-
Adjusted Projected Allowed EHB Claims PMPM	\$ 345.01	\$ 345.01	\$ 345.01	\$ 345.01	\$ 345.01
Months of Trend	-	3	6	9	
Annual Trend	8.93%	8.93%	8.93%	8.93%	
Single Risk Pool Projected Allowed Claims	\$ 345.01	\$ 352.47	\$ 360.09	\$ 367.88	\$ -
Quarterly Trend Factor	1.000	1.022	1.044	1.066	0.000

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	15.28%	\$75.88
General and Claims	13.82%	\$68.62
Agent/Broker Fees and Commissions	0.86%	\$4.26
Quality Improvement Initiatives	0.60%	\$3.00
Taxes and Fees	0.54%	\$4.16
Risk Adjustment User Fee	0.05%	\$0.25
PCORI Fee	0.05%	\$0.23
PA Premium & Other Taxes (if applicable)	0.20%	\$1.01
Federal Income Tax	0.54%	\$2.67
Health Insurance Providers Fee: (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	1.82%	\$9.04
Total Retention	17.93%	\$89.07
Projected Required Revenue PMPM	\$	496.68

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 333.51	\$ 313.43	\$ (20.08)	-6.0%
B. Base period allowed claims before normalization	\$ 365.14	\$ 307.78	\$ (57.36)	-17.2%
C. Normalization factor component of change	\$ (156.47)	\$ (114.90)	\$ 41.57	12.5%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 208.67	\$ 192.88	\$ (15.79)	-4.7%
D2. URRT Trend	\$ 41.46	\$ 36.12	\$ (5.34)	-1.6%
D3. URRT Morbidity	\$ 25.97	\$ (8.46)	\$ (34.43)	-10.3%
D4. URRT Other	\$ 30.89	\$ (3.62)	\$ (34.52)	-10.3%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 37.99	\$ 98.48	\$ 60.49	18.1%
D6. Normalized Exchange User Fee on an allowed basis	\$ 12.30	\$ 11.68	\$ (0.62)	-0.2%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ 6.37	\$ 6.37	1.9%
D8. Subtotal - Sum(D1:D7)	\$ 357.29	\$ 333.46	\$ (23.83)	-7.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (31.51)	\$ (71.67)	\$ (40.16)	-12.0%
E3. Benefit Richness	\$ 4.24	\$ (0.99)	\$ (5.23)	-1.6%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (27.26)	\$ (72.66)	\$ (45.40)	-13.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 26.23	\$ 47.88	\$ 21.65	6.5%
F2. Taxes and Fees	\$ 10.76	\$ 2.62	\$ (8.13)	-2.4%
F3. Profit and/or Contingency	\$ 5.84	\$ 5.70	\$ (0.14)	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 42.82	\$ 56.21	\$ 13.38	4.0%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 372.85	\$ 317.01	\$ (55.85)	-16.7%

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.729	1.592
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.006	1.005
Average Benefit Richness (induced demand)	1.006	0.997
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 627.08	\$ 515.90
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 358.37	\$ 323.31

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

	2020	2021	
Paid-to-Allowed	0.821	0.790	
URRT Trend (Total Applied Trend Factor)	1.199	1.187	<- URRT W1, S2
URRT Morbidity	1.104	0.963	<- URRT W1, S2
URRT "Other"	1.112	0.984	<- URRT W1, S2
Risk Adjustment	\$ 54.56	\$ 124.16	<- URRT W1, S3
Exchange User Fee	\$ 17.66	\$ 14.73	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ 8.03	<- URRT W1, S3
Capitation	\$ 1.73	\$ 1.81	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.942	0.785	<- For 2020 in cell J81, please include a factor equal to the product of th
Benefit Richness	1.013	0.996	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	7.86%	15.28%	
Taxes and Fees	3.23%	0.84%	
Profit and/or Contingency	1.75%	1.82%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Pennsylvania Health & Wellness, Inc.
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2021
Base Period Start Date: 1/1/2019
Date of Most Recent Membership: 2/1/2020
Market Adjusted Index Rate: \$ 510.64

Calibration	
Age Calibration Factor	1.592
Geographic Calibration Factor	1.000
Tobacco Calibration Factor	1.005
Aggregate Calibration Factor	1.600

45 CFR Part 156.8 (d) (2) Allowable Factors									

Table 10. Plan Rates

Total Covered Lives @ 02-01-2020	3,929
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02-01-2020 Number of Covered Lives by Rating Area										2021 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total	

[illegible][illegible][illegible]

Carrier Name:	Pennsylvania Health & Wellness, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2021

Totals	These cells auto-fill using the data entered in Table 10.
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2020 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 333.51	\$ -	\$ 333.51
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Carrier Name:	Pennsylvania Health & Wellness, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2021

Plan 1	86199PA0010002	Ambetter Essential Care 1 (2021)	\$	-	\$	-	\$	233.17	\$	-	\$	\$	275.26	\$	-	\$	259.19	\$	-	\$	259.19
Plan 2	86199PA0010022	Ambetter Essential Care 2 HSA (2021)	\$	-	\$	-	\$	235.69	\$	-	\$	\$	278.23	\$	-	\$	261.99	\$	-	\$	261.99
Plan 3	86199PA0010006	Ambetter Essential Care 10 (2021)	\$	-	\$	-	\$	233.17	\$	-	\$	\$	275.26	\$	-	\$	259.19	\$	-	\$	259.19
Plan 4	86199PA0010004	Ambetter Balanced Care 11 (2021)	\$	-	\$	-	\$	321.04	\$	-	\$	\$	378.99	\$	-	\$	356.86	\$	-	\$	356.86
Plan 5	86199PA0010012	Ambetter Balanced Care 12 (2021)	\$	-	\$	-	\$	316.32	\$	-	\$	\$	373.41	\$	-	\$	351.62	\$	-	\$	351.62
Plan 6	86199PA0010027	Ambetter Balanced Care 13 (2021)	\$	-	\$	-	\$	322.83	\$	-	\$	\$	381.10	\$	-	\$	362.78	\$	-	\$	-
Plan 7	86199PA0010008	Ambetter Balanced Care 3 HSA (2021)	\$	-	\$	-	\$	323.83	\$	-	\$	\$	381.10	\$	-	\$	358.85	\$	-	\$	-
Plan 8	86199PA0010009	Ambetter Balanced Care 26 (2021)	\$	-	\$	-	\$	329.38	\$	-	\$	\$	388.83	\$	-	\$	366.83	\$	-	\$	-
Plan 9	86199PA0010010	Ambetter Balanced Care 28 (2021)	\$	-	\$	-	\$	349.12	\$	-	\$	\$	412.13	\$	-	\$	388.05	\$	-	\$	-
Plan 10	86199PA0010025	Ambetter Secure Care 5 (2021)	\$	-	\$	-	\$	315.19	\$	-	\$	\$	372.08	\$	-	\$	350.36	\$	-	\$	350.36
Plan 11	86199PA0010026	Ambetter Secure Care 5 (2021)	\$	-	\$	-	\$	323.16	\$	-	\$	\$	381.49	\$	-	\$	359.22	\$	-	\$	-
Plan 12	86199PA0010005	Ambetter Balanced Care 5	\$	-	\$	-	\$	325.92	\$	-	\$	\$	384.74	\$	-	\$	362.28	\$	-	\$	362.28
Plan 13	86199PA0010015	Ambetter Balanced Care 15	\$	-	\$	-	\$	329.38	\$	-	\$	\$	388.83	\$	-	\$	366.13	\$	-	\$	366.13
Plan 14	86199PA0010014	Ambetter Balanced Care 14	\$	-	\$	-	\$	349.12	\$	-	\$	\$	412.13	\$	-	\$	388.08	\$	-	\$	388.08
Plan 15	86199PA0030003	Ambetter Balanced Care 20 HSA (2021)	\$	-	\$	-	\$	334.87	\$	-	\$	\$	271.03	\$	-	\$	269.37	\$	-	\$	-
Plan 16	86199PA0030004	Ambetter Balanced Care 203 (2021)	\$	-	\$	-	\$	242.33	\$	-	\$	\$	286.07	\$	-	\$	269.37	\$	-	\$	-
Plan 17	86199PA0030006	Ambetter Balanced Care 204 HSA (2021)	\$	-	\$	-	\$	248.41	\$	-	\$	\$	293.24	\$	-	\$	276.12	\$	-	\$	-
Plan 18	86199PA0030005	Ambetter Balanced Care 205 (2021)	\$	-	\$	-	\$	266.85	\$	-	\$	\$	315.01	\$	-	\$	296.62	\$	-	\$	-
Plan 19	86199PA0030002	Ambetter Balanced Care 207 (2021)	\$	-	\$	-	\$	265.18	\$	-	\$	\$	313.04	\$	-	\$	294.77	\$	-	\$	-
Plan 20	86199PA0030001	Ambetter Balanced Care 209 (2021)	\$	-	\$	-	\$	268.92	\$	-	\$	\$	317.46	\$	-	\$	298.93	\$	-	\$	-
Plan 21	86199PA0030007	Ambetter Secure Care 201 HSA (2021)	\$	-	\$	-	\$	295.53	\$	-	\$	\$	348.86	\$	-	\$	328.50	\$	-	\$	-
Plan 22	86199PA0030008	Ambetter Secure Care 202 (2021)	\$	-	\$	-	\$	323.16	\$	-	\$	\$	381.49	\$	-	\$	359.22	\$	-	\$	-
Plan 23	86199PA0030002	Ambetter Essential Care 1 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	247.29	\$	-	\$	\$	294.88	\$	-	\$	274.88	\$	-	\$	-
Plan 24	86199PA0020022	Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental	\$	-	\$	-	\$	249.96	\$	-	\$	\$	295.08	\$	-	\$	277.78	\$	-	\$	-
Plan 25	86199PA0020006	Ambetter Essential Care 10 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	247.29	\$	-	\$	\$	291.92	\$	-	\$	274.88	\$	-	\$	-
Plan 26	86199PA0020004	Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	340.48	\$	-	\$	\$	401.93	\$	-	\$	378.47	\$	-	\$	378.47
Plan 27	86199PA0020027	Ambetter Balanced Care 14 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	345.65	\$	-	\$	\$	408.03	\$	-	\$	384.21	\$	-	\$	-
Plan 28	86199PA0020008	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	\$	-	\$	-	\$	342.37	\$	-	\$	\$	404.17	\$	-	\$	380.57	\$	-	\$	-
Plan 29	86199PA0020009	Ambetter Balanced Care 26 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	349.32	\$	-	\$	\$	412.36	\$	-	\$	388.29	\$	-	\$	-
Plan 30	86199PA0020010	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	370.26	\$	-	\$	\$	437.08	\$	-	\$	411.57	\$	-	\$	-
Plan 31	86199PA0020025	Ambetter Secure Care 5 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	332.27	\$	-	\$	\$	404.60	\$	-	\$	377.57	\$	-	\$	371.57
Plan 32	86199PA0020026	Ambetter Secure Care 15 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	342.72	\$	-	\$	\$	404.58	\$	-	\$	380.96	\$	-	\$	-
Plan 33	86199PA0020005	Ambetter Balanced Care 5 + Vision + Adult Dental	\$	-	\$	-	\$	345.65	\$	-	\$	\$	408.03	\$	-	\$	384.21	\$	-	\$	384.21
Plan 34	86199PA0020015	Ambetter Balanced Care 15 + Vision + Adult Dental	\$	-	\$	-	\$	349.32	\$	-	\$	\$	412.36	\$	-	\$	388.29	\$	-	\$	388.29
Plan 35	86199PA0020014	Ambetter Balanced Care 14 + Vision + Adult Dental	\$	-	\$	-	\$	370.26	\$	-	\$	\$	437.08	\$	-	\$	411.57	\$	-	\$	411.57
Plan 36	86199PA0040003	Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental	\$	-	\$	-	\$	249.09	\$	-	\$	\$	294.05	\$	-	\$	276.88	\$	-	\$	-
Plan 37	86199PA0040004	Ambetter Balanced Care 203 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	257.00	\$	-	\$	\$	303.39	\$	-	\$	285.68	\$	-	\$	-
Plan 38	86199PA0040006	Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental	\$	-	\$	-	\$	263.45	\$	-	\$	\$	310.99	\$	-	\$	292.84	\$	-	\$	-
Plan 39	86199PA0040005	Ambetter Balanced Care 205 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	283.00	\$	-	\$	\$	336.34	\$	-	\$	314.58	\$	-	\$	-
Plan 40	86199PA0040002	Ambetter Balanced Care 207 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	281.29	\$	-	\$	\$	331.99	\$	-	\$	309.99	\$	-	\$	-
Plan 41	86199PA0040001	Ambetter Balanced Care 209 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	285.20	\$	-	\$	\$	336.68	\$	-	\$	317.02	\$	-	\$	-
Plan 42	86199PA0040007	Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental	\$	-	\$	-	\$	313.41	\$	-	\$	\$	369.98	\$	-	\$	348.38	\$	-	\$	-
Plan 43	86199PA0040008	Ambetter Secure Care 202 (2021) + Vision + Adult Dental	\$	-	\$	-	\$	342.72	\$	-	\$	\$	404.58	\$	-	\$	380.96	\$	-	\$	-

[illegible]

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Pennsylvania Health & Wellness, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2021

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	1.150
15	0.833			41	1.302	1.150
16	0.859			42	1.325	1.150
17	0.885			43	1.357	1.150
18	0.913			44	1.397	1.150
19	0.941			45	1.444	1.150
20	0.970			46	1.500	1.150
21	1.000	1.150		47	1.563	1.150
22	1.000	1.150		48	1.635	1.150
23	1.000	1.150		49	1.706	1.150
24	1.000	1.150		50	1.786	1.150
25	1.004	1.150		51	1.865	1.150
26	1.024	1.150		52	1.952	1.150
27	1.048	1.150		53	2.040	1.150
28	1.087	1.150		54	2.135	1.150
29	1.119	1.150		55	2.230	1.150
30	1.135	1.150		56	2.333	1.150
31	1.159	1.150		57	2.437	1.150
32	1.183	1.150		58	2.548	1.150
33	1.198	1.150		59	2.603	1.150
34	1.214	1.150		60	2.714	1.150
35	1.222	1.150		61	2.810	1.150
36	1.230	1.150		62	2.873	1.150
37	1.238	1.150		63	2.952	1.150
38	1.246	1.150		64+	3.000	1.150
39	1.262	1.150				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3	Bradford, Lackawanna, Luzerne, Sullivan, Susquehanna, Wayne, Wyoming		0.914
Rating Area 4			
Rating Area 5			
Rating Area 6	Columbia		1.079
Rating Area 7			
Rating Area 8	Bucks, Delaware, Montgomery, Philadelphia	1.000	1.016
Rating Area 9			

Table 14. Network Factors

[illegible]

Company Name: **Pennsylvania Health & Wellness, Inc.**
 Market: **Individual**
 Product: **Ambetter**
 Effective Date of Rates: **January 1, 2021**

Ending date of Rates:

December 31, 2021

HIOS Plan ID (On Exchange)=>	86199PA0010025	86199PA0010026	86199PA0010004	86199PA0010012	86199PA0010027	86199PA0010008	86199PA0010009	
HIOS Plan ID (Off Exchange)=>	86199PA0010025	86199PA0010026	86199PA0010004	86199PA0010012	86199PA0010027	86199PA0010008	86199PA0010009	
Plan Marketing Name =>	Ambetter Secure Care 5 (2021)	Ambetter Secure Care 15 (2021)	Ambetter Balanced Care 11 (2021)	Ambetter Balanced Care 12 (2021)	Ambetter Balanced Care 24 (2021)	Ambetter Balanced Care 25 HSA (2021)	Ambetter Balanced Care 26 (2021)	
Form # =>	86199	86199	86199	86199	86199	86199	86199	
Rating Area =>	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver	Silver	
Deductible =>	\$1450 INT	\$1150 INT	\$6000 INT	\$6500 INT	\$7450 INT	\$4800 INT	\$5450 INT	
Coinsurance =>	20%	20%	40%	40%	0%	0%	30%	
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	\$6,300	\$4,450	\$8,500	\$8,400	\$7,450	\$4,800	\$8,100	
Pediatric Dental (Yes/No) =>	No	No	No	No	No	No	No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$241.12	\$241.12	\$247.21	\$247.21	\$245.59	\$245.59	\$249.32	\$249.32
15	\$262.55	\$262.55	\$269.19	\$269.19	\$267.42	\$267.42	\$271.48	\$271.48
16	\$270.75	\$270.75	\$277.59	\$277.59	\$275.77	\$275.77	\$279.96	\$279.96
17	\$278.94	\$278.94	\$285.99	\$285.99	\$284.12	\$284.12	\$288.43	\$288.43
18	\$287.77	\$287.77	\$295.04	\$295.04	\$293.11	\$293.11	\$297.56	\$297.56
19	\$296.59	\$296.59	\$304.09	\$304.09	\$302.10	\$302.10	\$306.68	\$306.68
20	\$305.73	\$305.73	\$313.46	\$313.46	\$311.41	\$311.41	\$316.13	\$316.13
21	\$315.20	\$315.20	\$323.16	\$323.16	\$321.05	\$321.05	\$325.92	\$325.92
22	\$315.20	\$315.20	\$323.16	\$323.16	\$321.05	\$321.05	\$325.92	\$325.92
23	\$315.20	\$315.20	\$323.16	\$323.16	\$321.05	\$321.05	\$325.92	\$325.92
24	\$315.20	\$315.20	\$323.16	\$323.16	\$321.05	\$321.05	\$325.92	\$325.92
25	\$316.45	\$316.45	\$323.16	\$323.16	\$321.05	\$321.05	\$325.92	\$325.92
26	\$322.75	\$322.75	\$330.91	\$330.91	\$328.74	\$328.74	\$333.73	\$333.73
27	\$330.32	\$330.32	\$338.66	\$338.66	\$336.45	\$336.45	\$341.56	\$341.56
28	\$342.61	\$342.61	\$351.27	\$351.27	\$348.97	\$348.97	\$354.27	\$354.27
29	\$352.69	\$352.69	\$361.61	\$361.61	\$359.24	\$359.24	\$364.69	\$364.69
30	\$357.74	\$357.74	\$366.78	\$366.78	\$364.38	\$364.38	\$369.91	\$369.91
31	\$365.30	\$365.30	\$374.53	\$374.53	\$372.08	\$372.08	\$377.73	\$377.73
32	\$372.87	\$372.87	\$382.29	\$382.29	\$379.79	\$379.79	\$385.55	\$385.55
33	\$377.59	\$377.59	\$387.14	\$387.14	\$384.60	\$384.60	\$389.44	\$389.44
34	\$382.64	\$382.64	\$392.31	\$392.31	\$389.74	\$389.74	\$395.66	\$395.66
35	\$385.16	\$385.16	\$394.89	\$394.89	\$392.31	\$392.31	\$398.26	\$398.26
36	\$387.68	\$387.68	\$397.48	\$397.48	\$394.88	\$394.88	\$400.87	\$400.87
37	\$390.20	\$390.20	\$400.06	\$400.06	\$397.44	\$397.44	\$403.48	\$403.48
38	\$392.72	\$392.72	\$402.65	\$402.65	\$400.01	\$400.01	\$406.09	\$406.09
39	\$397.77	\$397.77	\$407.82	\$407.82	\$406.99	\$406.99	\$411.30	\$411.30
40	\$402.81	\$402.81	\$412.99	\$412.99	\$410.29	\$410.29	\$416.51	\$416.51
41	\$410.37	\$410.37	\$420.75	\$420.75	\$417.99	\$417.99	\$424.34	\$424.34
42	\$417.62	\$417.62	\$428.18	\$428.18	\$425.37	\$425.37	\$431.83	\$431.83
43	\$427.71	\$427.71	\$438.52	\$438.52	\$435.65	\$435.65	\$442.26	\$442.26
44	\$440.32	\$440.32	\$451.45	\$451.45	\$448.49	\$448.49	\$455.30	\$455.30
45	\$455.13	\$455.13	\$466.63	\$466.63	\$463.58	\$463.58	\$470.62	\$470.62
46	\$472.78	\$472.78	\$484.73	\$484.73	\$481.56	\$481.56	\$488.87	\$488.87
47	\$492.64	\$492.64	\$505.09	\$505.09	\$501.78	\$501.78	\$509.40	\$509.40
48	\$515.33	\$515.33	\$528.36	\$528.36	\$524.90	\$524.90	\$532.87	\$532.87
49	\$537.71	\$537.71	\$551.30	\$551.30	\$547.69	\$547.69	\$556.00	\$556.00
50	\$562.92	\$562.92	\$577.15	\$577.15	\$573.37	\$573.37	\$582.08	\$582.08
51	\$587.82	\$587.82	\$602.68	\$602.68	\$598.73	\$598.73	\$607.82	\$607.82
52	\$615.25	\$615.25	\$630.80	\$630.80	\$626.66	\$626.66	\$636.18	\$636.18
53	\$642.98	\$642.98	\$659.23	\$659.23	\$654.92	\$654.92	\$664.86	\$664.86
54	\$672.93	\$672.93	\$689.93	\$689.93	\$685.41	\$685.41	\$695.82	\$695.82
55	\$702.87	\$702.87	\$720.63	\$720.63	\$715.91	\$715.91	\$726.78	\$726.78
56	\$735.33	\$735.33	\$753.92	\$753.92	\$748.98	\$748.98	\$760.35	\$760.35
57	\$768.11	\$768.11	\$787.52	\$787.52	\$782.37	\$782.37	\$793.38	\$793.38
58	\$803.10	\$803.10	\$823.39	\$823.39	\$818.00	\$818.00	\$830.42	\$830.42
59	\$820.43	\$820.43	\$841.17	\$841.17	\$835.66	\$835.66	\$848.35	\$848.35
60	\$855.42	\$855.42	\$877.04	\$877.04	\$871.30	\$871.30	\$884.52	\$884.52
61	\$885.68	\$885.68	\$908.06	\$908.06	\$902.12	\$902.12	\$915.81	\$915.81
62	\$905.53	\$905.53	\$928.42	\$928.42	\$922.34	\$922.34	\$936.34	\$936.34
63	\$930.43	\$930.43	\$953.95	\$953.95	\$947.70	\$947.70	\$962.09	\$962.09
64+	\$945.55	\$945.55	\$969.45	\$969.45	\$963.10	\$963.10	\$977.72	\$977.72

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

HIOS Plan ID (On Exchange)=>	86199PA0010010	86199PA0010022	86199PA0010006	86199PA0030007	86199PA0030008					
HIOS Plan ID (Off Exchange)=>	86199PA0010010	86199PA0010022	86199PA0010006	86199PA0030007	86199PA0030008					
Plan Marketing Name =>	Ambetter Balanced Care 28 (2021)	Ambetter Essential Care 2 HSA (2021)	Ambetter Essential Care 10 (2021)	Ambetter Secure Care 201 HSA (2021)	Ambetter Secure Care 202 (2021)					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Silver	Bronze	Bronze	Gold	Gold					
Deductible =>	\$0 Med / \$1,500 Rx	\$6900 INT	\$7200 INT	\$3200 INT	\$1150 INT					
Coinsurance =>	50%	0%	50%	0%	20%					
Copays =>	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs					
OOP Maximum =>	\$8,200	\$6,900	\$8,400	\$3,200	\$4,450					
Pediatric Dental (Yes/No) =>	No	No	No	No	No					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$267.07	\$267.07	\$180.30	\$180.30	\$178.37	\$178.37	\$226.07	\$226.07	\$247.21	\$247.21
15	\$290.81	\$290.81	\$196.33	\$196.33	\$194.23	\$194.23	\$246.17	\$246.17	\$269.19	\$269.19
16	\$299.89	\$299.89	\$202.46	\$202.46	\$200.29	\$200.29	\$253.85	\$253.85	\$277.59	\$277.59
17	\$308.97	\$308.97	\$208.59	\$208.59	\$206.36	\$206.36	\$261.54	\$261.54	\$285.99	\$285.99
18	\$318.74	\$318.74	\$215.19	\$215.19	\$212.88	\$212.88	\$269.81	\$269.81	\$295.04	\$295.04
19	\$328.52	\$328.52	\$221.78	\$221.78	\$219.41	\$219.41	\$278.08	\$278.08	\$304.09	\$304.09
20	\$338.64	\$338.64	\$228.62	\$228.62	\$226.17	\$226.17	\$286.65	\$286.65	\$313.46	\$313.46
21	\$349.13	\$401.49	\$235.70	\$271.05	\$233.18	\$268.16	\$295.53	\$339.86	\$323.16	\$371.64
22	\$349.13	\$401.49	\$235.70	\$271.05	\$233.18	\$268.16	\$295.53	\$339.86	\$323.16	\$371.64
23	\$349.13	\$401.49	\$235.70	\$271.05	\$233.18	\$268.16	\$295.53	\$339.86	\$323.16	\$371.64
24	\$349.13	\$401.49	\$235.70	\$271.05	\$233.18	\$268.16	\$295.53	\$339.86	\$323.16	\$371.64
25	\$350.51	\$403.09	\$236.63	\$272.13	\$234.10	\$269.22	\$296.70	\$341.21	\$324.45	\$373.11
26	\$357.49	\$411.12	\$241.35	\$277.55	\$238.77	\$274.58	\$302.61	\$348.00	\$330.91	\$380.55
27	\$365.87	\$420.75	\$247.00	\$284.05	\$244.36	\$281.02	\$309.70	\$356.16	\$338.66	\$389.46
28	\$379.49	\$436.41	\$256.20	\$294.62	\$253.46	\$291.47	\$321.23	\$369.41	\$351.27	\$403.96
29	\$390.66	\$449.26	\$263.74	\$303.30	\$260.92	\$300.05	\$330.69	\$380.29	\$361.61	\$415.85
30	\$396.25	\$455.68	\$267.51	\$307.63	\$264.65	\$304.34	\$335.42	\$385.73	\$366.78	\$421.80
31	\$404.63	\$465.32	\$273.16	\$314.14	\$270.24	\$310.78	\$342.51	\$393.88	\$374.53	\$430.72
32	\$413.00	\$474.95	\$278.82	\$320.64	\$275.84	\$317.22	\$349.60	\$402.04	\$382.29	\$439.63
33	\$418.24	\$480.98	\$282.36	\$324.71	\$279.34	\$321.24	\$354.03	\$407.14	\$387.14	\$445.21
34	\$423.83	\$487.40	\$286.13	\$329.05	\$283.07	\$325.53	\$358.76	\$412.58	\$392.31	\$451.15
35	\$426.62	\$490.61	\$288.01	\$331.22	\$284.93	\$327.67	\$361.13	\$415.29	\$394.89	\$454.13
36	\$429.41	\$493.82	\$289.90	\$333.38	\$286.80	\$329.82	\$363.49	\$418.01	\$397.48	\$457.10
37	\$432.21	\$497.04	\$291.78	\$335.55	\$288.66	\$331.96	\$365.85	\$420.73	\$400.06	\$460.07
38	\$435.00	\$500.25	\$293.67	\$337.72	\$290.53	\$334.11	\$368.22	\$423.45	\$402.65	\$463.05
39	\$440.58	\$506.67	\$297.44	\$342.06	\$294.26	\$338.40	\$372.95	\$428.89	\$407.82	\$468.99
40	\$446.17	\$513.10	\$301.21	\$346.39	\$297.99	\$342.69	\$377.67	\$434.33	\$412.99	\$474.94
41	\$454.55	\$522.73	\$306.87	\$352.90	\$303.59	\$349.13	\$384.77	\$442.48	\$420.75	\$483.86
42	\$462.58	\$531.97	\$312.29	\$359.13	\$308.95	\$355.29	\$391.56	\$450.30	\$428.18	\$492.41
43	\$473.75	\$544.81	\$319.83	\$367.81	\$316.41	\$363.87	\$401.02	\$461.17	\$438.52	\$504.30
44	\$487.72	\$560.87	\$329.26	\$378.65	\$325.74	\$374.60	\$412.84	\$474.77	\$451.45	\$519.16
45	\$504.12	\$579.74	\$340.34	\$391.39	\$336.70	\$387.20	\$426.73	\$490.74	\$466.63	\$536.63
46	\$523.67	\$602.23	\$353.54	\$406.57	\$349.75	\$402.22	\$443.28	\$509.77	\$484.73	\$557.44
47	\$545.67	\$627.52	\$368.38	\$423.64	\$364.44	\$419.11	\$461.90	\$531.18	\$505.09	\$580.85
48	\$570.80	\$656.43	\$385.35	\$443.16	\$381.23	\$438.42	\$483.18	\$555.65	\$528.36	\$607.61
49	\$595.59	\$684.93	\$402.09	\$462.40	\$397.79	\$457.46	\$504.16	\$579.78	\$551.30	\$633.99
50	\$623.52	\$717.05	\$420.94	\$484.08	\$416.44	\$478.91	\$527.80	\$606.97	\$577.15	\$663.72
51	\$651.10	\$748.77	\$439.56	\$505.50	\$434.86	\$500.09	\$551.14	\$633.82	\$602.68	\$693.08
52	\$681.47	\$783.70	\$460.07	\$529.08	\$455.15	\$523.42	\$576.85	\$663.38	\$630.80	\$725.41
53	\$712.20	\$819.03	\$480.81	\$552.93	\$475.67	\$547.02	\$602.86	\$693.29	\$659.23	\$758.12
54	\$745.36	\$857.17	\$503.20	\$578.68	\$497.82	\$572.49	\$630.94	\$725.58	\$689.93	\$793.42
55	\$778.53	\$895.31	\$525.59	\$604.43	\$519.97	\$597.96	\$659.01	\$757.86	\$720.63	\$828.73
56	\$814.49	\$936.66	\$549.86	\$632.34	\$543.99	\$625.58	\$689.45	\$792.87	\$753.92	\$867.00
57	\$850.80	\$978.42	\$574.38	\$660.53	\$568.23	\$653.47	\$720.18	\$828.21	\$787.52	\$905.65
58	\$889.55	\$1,022.98	\$600.54	\$690.62	\$594.12	\$683.23	\$752.98	\$865.93	\$823.39	\$946.90
59	\$908.75	\$1,045.06	\$613.50	\$705.53	\$606.94	\$697.98	\$769.24	\$884.62	\$841.17	\$967.34
60	\$947.50	\$1,089.63	\$639.66	\$735.61	\$632.82	\$727.75	\$802.04	\$922.35	\$877.04	\$1,008.59
61	\$981.02	\$1,128.17	\$662.29	\$761.63	\$655.21	\$753.49	\$830.41	\$954.97	\$908.06	\$1,044.27
62	\$1,003.01	\$1,153.46	\$677.14	\$778.71	\$669.90	\$770.38	\$849.03	\$976.38	\$928.42	\$1,067.68
63	\$1,030.59	\$1,185.18	\$695.76	\$800.12	\$688.32	\$791.57	\$872.37	\$1,003.23	\$953.95	\$1,097.04
64+	\$1,047.34	\$1,204.44	\$707.06	\$813.12	\$699.50	\$804.43	\$886.55	\$1,019.53	\$969.45	\$1,114.87

HIOS Plan ID (On Exchange)=>	86199PA0030003	86199PA0030004	86199PA0030006	86199PA0030005	86199PA0030002	86199PA0030001
HIOS Plan ID (Off Exchange)=>	86199PA0030003	86199PA0030004	86199PA0030006	86199PA0030005	86199PA0030002	86199PA0030001
Plan Marketing Name =>	Ambetter Balanced Care 201 HSA (2021)	Ambetter Balanced Care 203 (2021)	Ambetter Balanced Care 204 HSA (2021)	Ambetter Balanced Care 205 (2021)	Ambetter Balanced Care 207 (2021)	Ambetter Balanced Care 209 (2021)
Form # =>	86199	86199	86199	86199	86199	86199
Rating Area =>	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$5800 INT	\$6450 INT	\$4800 INT	\$2750 INT	\$0 Med / \$1,500 Rx	\$2995 INT
Coinsurance =>	0%	35%	0%	35%	50%	30%
Copays =>		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs
OOP Maximum =>	\$5,800	\$8,200	\$4,800	\$6,500	\$8,200	\$8,400
Pediatric Dental (Yes/No) =>	No	No	No	No	No	No
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$179.67	\$179.67	\$185.38	\$185.38	\$190.03	\$190.03
15	\$195.65	\$195.65	\$201.86	\$201.86	\$206.92	\$206.92
16	\$201.75	\$201.75	\$208.16	\$208.16	\$213.38	\$213.38
17	\$207.86	\$207.86	\$214.46	\$214.46	\$219.84	\$219.84
18	\$214.43	\$214.43	\$221.25	\$221.25	\$226.79	\$226.79
19	\$221.01	\$221.01	\$228.03	\$228.03	\$233.75	\$233.75
20	\$227.82	\$227.82	\$235.06	\$235.06	\$240.95	\$240.95
21	\$234.88	\$234.88	\$242.34	\$242.34	\$248.41	\$248.41
22	\$234.88	\$234.88	\$242.34	\$242.34	\$248.41	\$248.41
23	\$234.88	\$234.88	\$242.34	\$242.34	\$248.41	\$248.41
24	\$234.88	\$234.88	\$242.34	\$242.34	\$248.41	\$248.41
25	\$235.81	\$235.81	\$243.30	\$243.30	\$249.40	\$249.40
26	\$240.51	\$240.51	\$248.14	\$248.14	\$254.37	\$254.37
27	\$246.14	\$246.14	\$253.96	\$253.96	\$260.33	\$260.33
28	\$255.30	\$255.30	\$263.41	\$263.41	\$266.86	\$266.86
29	\$262.82	\$262.82	\$271.17	\$271.17	\$273.96	\$273.96
30	\$266.58	\$266.58	\$275.04	\$275.04	\$279.96	\$279.96
31	\$272.21	\$272.21	\$280.86	\$280.86	\$284.90	\$284.90
32	\$277.85	\$277.85	\$286.67	\$286.67	\$289.86	\$289.86
33	\$281.37	\$281.37	\$290.31	\$290.31	\$293.59	\$293.59
34	\$285.13	\$285.13	\$294.19	\$294.19	\$297.55	\$297.55
35	\$287.01	\$287.01	\$296.13	\$296.13	\$300.55	\$300.55
36	\$288.89	\$288.89	\$298.06	\$298.06	\$303.55	\$303.55
37	\$290.77	\$290.77	\$300.00	\$300.00	\$306.55	\$306.55
38	\$292.65	\$292.65	\$301.94	\$301.94	\$309.51	\$309.51
39	\$296.40	\$296.40	\$305.82	\$305.82	\$313.49	\$313.49
40	\$300.16	\$300.16	\$309.70	\$309.70	\$317.46	\$317.46
41	\$305.80	\$305.80	\$313.51	\$313.51	\$321.42	\$321.42
42	\$311.20	\$311.20	\$317.85	\$317.85	\$325.39	\$325.39
43	\$318.72	\$318.72	\$324.38	\$324.38	\$329.37	\$329.37
44	\$328.11	\$328.11	\$338.53	\$338.53	\$337.02	\$337.02
45	\$339.15	\$339.15	\$349.92	\$349.92	\$345.70	\$345.70
46	\$352.30	\$352.30	\$363.49	\$363.49	\$358.21	\$358.21
47	\$367.10	\$367.10	\$378.76	\$378.76	\$372.61	\$372.61
48	\$384.01	\$384.01	\$396.21	\$396.21	\$388.26	\$388.26
49	\$400.69	\$400.69	\$413.41	\$413.41	\$400.74	\$400.74
50	\$419.47	\$419.47	\$432.80	\$432.80	\$443.65	\$443.65
51	\$438.03	\$438.03	\$451.94	\$451.94	\$463.27	\$463.27
52	\$458.46	\$458.46	\$473.03	\$473.03	\$484.88	\$484.88
53	\$479.13	\$479.13	\$494.35	\$494.35	\$506.74	\$506.74
54	\$501.44	\$501.44	\$517.37	\$517.37	\$530.34	\$530.34
55	\$523.76	\$523.76	\$540.39	\$540.39	\$553.94	\$553.94
56	\$547.95	\$547.95	\$565.35	\$565.35	\$579.53	\$579.53
57	\$572.37	\$572.37	\$590.56	\$590.56	\$605.36	\$605.36
58	\$598.44	\$598.44	\$617.45	\$617.45	\$632.93	\$632.93
59	\$611.36	\$611.36	\$630.78	\$630.78	\$646.60	\$646.60
60	\$637.43	\$637.43	\$657.68	\$657.68	\$674.17	\$674.17
61	\$659.98	\$659.98	\$680.94	\$680.94	\$698.02	\$698.02
62	\$674.78	\$674.78	\$696.21	\$696.21	\$713.66	\$713.66
63	\$693.33	\$693.33	\$715.35	\$715.35	\$733.29	\$733.29
64+	\$704.60	\$704.60	\$726.98	\$726.98	\$745.20	\$745.20

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

HIOS Plan ID (On Exchange)=>	86199PA0020025	86199PA0020026	86199PA0020004	86199PA0020027	86199PA0020008	86199PA0020009
HIOS Plan ID (Off Exchange)=>	86199PA0020025	86199PA0020026	86199PA0020004	86199PA0020027	86199PA0020008	86199PA0020009
Plan Marketing Name =>	Ambetter Secure Care 5 (2021) + Vision + Adult Dental	Ambetter Secure Care 15 (2021) + Vision + Adult Dental	Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	Ambetter Balanced Care 24 (2021) + Vision + Adult Dental	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	Ambetter Balanced Care 26 (2021) + Vision + Adult Dental
Form # =>	86199	86199	86199	86199	86199	86199
Rating Area =>	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver
Deductible =>	\$1450 INT	\$1150 INT	\$6000 INT	\$7450 INT	\$4800 INT	\$5450 INT
Coinsurance =>	20%	20%	40%	0%	0%	30%
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs
OOP Maximum =>	\$6,300	\$4,450	\$8,500	\$7,450	\$4,800	\$8,100
Pediatric Dental (Yes/No) =>	No	No	No	No	No	No
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$255.71	\$255.71	\$262.18	\$262.18	\$264.41	\$264.41
15	\$278.44	\$278.44	\$285.48	\$285.48	\$287.92	\$287.92
16	\$287.14	\$287.14	\$294.39	\$294.39	\$296.90	\$296.90
17	\$295.83	\$295.83	\$303.30	\$303.30	\$305.89	\$305.89
18	\$305.19	\$305.19	\$312.90	\$312.90	\$315.57	\$315.57
19	\$314.55	\$314.55	\$322.49	\$322.49	\$325.25	\$325.25
20	\$324.24	\$324.24	\$332.43	\$332.43	\$335.27	\$335.27
21	\$334.28	\$334.28	\$342.73	\$342.73	\$345.65	\$345.65
22	\$334.28	\$334.28	\$342.73	\$342.73	\$345.65	\$345.65
23	\$334.28	\$334.28	\$342.73	\$342.73	\$345.65	\$345.65
24	\$334.28	\$334.28	\$342.73	\$342.73	\$345.65	\$345.65
25	\$335.60	\$335.60	\$344.09	\$344.09	\$347.02	\$347.02
26	\$342.29	\$342.29	\$350.94	\$350.94	\$353.94	\$353.94
27	\$350.31	\$350.31	\$359.17	\$359.17	\$362.23	\$362.23
28	\$363.35	\$363.35	\$372.53	\$372.53	\$375.71	\$375.71
29	\$374.04	\$374.04	\$383.50	\$383.50	\$386.77	\$386.77
30	\$379.39	\$379.39	\$388.98	\$388.98	\$392.30	\$392.30
31	\$387.42	\$387.42	\$397.21	\$397.21	\$400.60	\$400.60
32	\$395.44	\$395.44	\$405.43	\$405.43	\$408.89	\$408.89
33	\$400.45	\$400.45	\$410.57	\$410.57	\$414.08	\$414.08
34	\$405.80	\$405.80	\$416.06	\$416.06	\$419.61	\$419.61
35	\$408.47	\$408.47	\$418.80	\$418.80	\$422.37	\$422.37
36	\$411.15	\$411.15	\$421.54	\$421.54	\$425.14	\$425.14
37	\$413.82	\$413.82	\$424.28	\$424.28	\$427.90	\$427.90
38	\$416.50	\$416.50	\$427.02	\$427.02	\$430.67	\$430.67
39	\$421.84	\$421.84	\$432.51	\$432.51	\$436.20	\$436.20
40	\$427.19	\$427.19	\$437.99	\$437.99	\$441.73	\$441.73
41	\$435.22	\$435.22	\$446.22	\$446.22	\$450.02	\$450.02
42	\$442.90	\$442.90	\$454.10	\$454.10	\$457.97	\$457.97
43	\$453.60	\$453.60	\$465.06	\$465.06	\$469.03	\$469.03
44	\$466.97	\$466.97	\$478.77	\$478.77	\$482.86	\$482.86
45	\$482.68	\$482.68	\$494.88	\$494.88	\$499.10	\$499.10
46	\$501.40	\$501.40	\$514.07	\$514.07	\$518.46	\$518.46
47	\$522.46	\$522.46	\$535.66	\$535.66	\$540.24	\$540.24
48	\$546.53	\$546.53	\$560.83	\$560.83	\$561.98	\$561.98
49	\$570.26	\$570.26	\$584.67	\$584.67	\$589.66	\$589.66
50	\$597.00	\$597.00	\$612.09	\$612.09	\$617.31	\$617.31
51	\$623.41	\$623.41	\$639.16	\$639.16	\$644.62	\$644.62
52	\$652.49	\$652.49	\$668.98	\$668.98	\$674.29	\$674.29
53	\$681.90	\$681.90	\$699.14	\$699.14	\$705.11	\$705.11
54	\$713.66	\$713.66	\$730.71	\$730.71	\$737.94	\$737.94
55	\$745.42	\$745.42	\$764.25	\$764.25	\$770.78	\$770.78
56	\$779.84	\$779.84	\$799.55	\$799.55	\$806.38	\$806.38
57	\$814.61	\$814.61	\$835.20	\$835.20	\$842.32	\$842.32
58	\$851.71	\$851.71	\$873.24	\$873.24	\$880.69	\$880.69
59	\$870.10	\$870.10	\$892.09	\$892.09	\$899.70	\$899.70
60	\$907.20	\$907.20	\$930.13	\$930.13	\$938.07	\$938.07
61	\$939.29	\$939.29	\$963.03	\$963.03	\$971.25	\$971.25
62	\$960.35	\$960.35	\$984.62	\$984.62	\$993.02	\$993.02
63	\$986.76	\$986.76	\$1,011.70	\$1,011.70	\$1,020.33	\$1,020.33
64+	\$1,002.79	\$1,002.79	\$1,028.14	\$1,028.14	\$1,036.91	\$1,036.91

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

HIOS Plan ID (On Exchange)=>	86199PA0020010		86199PA0020022		86199PA0020006		86199PA0040007		86199PA0040008	
HIOS Plan ID (Off Exchange)=>	86199PA0020010		86199PA0020022		86199PA0020006		86199PA0040007		86199PA0040008	
Plan Marketing Name =>	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental		Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental		Ambetter Essential Care 10 (2021) + Vision + Adult Dental		Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental		Ambetter Secure Care 202 (2021) + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Bronze		Bronze		Gold		Gold	
Deductible =>	\$0 Med / \$1,500 Rx		\$6900 INT		\$7200 INT		\$3200 INT		\$1150 INT	
Coinsurance =>	50%		0%		50%		0%		20%	
	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs								\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	
Copays =>					\$25 Generic Drugs					
OOP Maximum =>	\$8,200		\$6,900		\$8,400		\$3,200		\$4,450	
Pediatric Dental (Yes/No) =>	No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.24	\$283.24	\$191.22	\$191.22	\$189.17	\$189.17	\$239.76	\$239.76	\$262.18	\$262.18
15	\$308.42	\$308.42	\$208.21	\$208.21	\$205.99	\$205.99	\$261.07	\$261.07	\$285.48	\$285.48
16	\$318.04	\$318.04	\$214.71	\$214.71	\$212.42	\$212.42	\$269.22	\$269.22	\$294.39	\$294.39
17	\$327.67	\$327.67	\$221.21	\$221.21	\$218.85	\$218.85	\$277.37	\$277.37	\$303.30	\$303.30
18	\$338.04	\$338.04	\$228.21	\$228.21	\$225.77	\$225.77	\$286.14	\$286.14	\$312.90	\$312.90
19	\$348.40	\$348.40	\$235.21	\$235.21	\$232.69	\$232.69	\$294.92	\$294.92	\$322.49	\$322.49
20	\$359.14	\$359.14	\$242.46	\$242.46	\$239.87	\$239.87	\$304.01	\$304.01	\$332.43	\$332.43
21	\$370.26	\$425.80	\$249.97	\$287.46	\$247.29	\$284.39	\$313.42	\$360.43	\$342.73	\$394.13
22	\$370.26	\$425.80	\$249.97	\$287.46	\$247.29	\$284.39	\$313.42	\$360.43	\$342.73	\$394.13
23	\$370.26	\$425.80	\$249.97	\$287.46	\$247.29	\$284.39	\$313.42	\$360.43	\$342.73	\$394.13
24	\$370.26	\$425.80	\$249.97	\$287.46	\$247.29	\$284.39	\$313.42	\$360.43	\$342.73	\$394.13
25	\$371.73	\$427.49	\$250.96	\$288.60	\$248.27	\$285.51	\$314.66	\$361.86	\$344.09	\$395.70
26	\$379.14	\$436.01	\$255.96	\$294.35	\$253.22	\$291.20	\$320.93	\$369.07	\$350.94	\$403.58
27	\$388.02	\$446.22	\$261.96	\$301.25	\$259.15	\$298.03	\$328.45	\$377.72	\$359.17	\$413.04
28	\$402.46	\$462.83	\$271.70	\$312.46	\$268.80	\$309.12	\$340.68	\$391.78	\$372.53	\$428.41
29	\$414.31	\$476.46	\$279.70	\$321.66	\$276.71	\$318.22	\$350.70	\$403.31	\$383.50	\$441.02
30	\$420.23	\$483.27	\$283.70	\$326.26	\$280.67	\$322.77	\$355.72	\$409.08	\$388.98	\$447.33
31	\$429.12	\$493.49	\$289.70	\$333.16	\$286.60	\$329.59	\$363.24	\$417.73	\$397.21	\$456.79
32	\$438.00	\$503.71	\$295.70	\$340.05	\$292.54	\$336.42	\$370.76	\$426.38	\$405.43	\$466.25
33	\$443.56	\$510.09	\$299.45	\$344.37	\$296.25	\$340.68	\$375.46	\$431.78	\$410.57	\$472.16
34	\$449.48	\$516.91	\$303.45	\$348.97	\$300.20	\$345.23	\$380.48	\$437.55	\$416.06	\$478.46
35	\$452.44	\$520.31	\$305.45	\$351.26	\$302.18	\$347.51	\$382.99	\$440.43	\$418.80	\$481.62
36	\$455.41	\$523.72	\$307.45	\$353.56	\$304.16	\$349.78	\$385.49	\$443.32	\$421.54	\$484.77
37	\$458.37	\$527.12	\$309.45	\$355.86	\$306.14	\$352.06	\$388.00	\$446.20	\$424.28	\$487.92
38	\$461.33	\$530.53	\$311.45	\$358.16	\$308.12	\$354.33	\$390.51	\$449.08	\$427.02	\$491.08
39	\$467.25	\$537.34	\$315.45	\$362.76	\$312.07	\$358.88	\$395.52	\$454.85	\$432.51	\$497.38
40	\$473.18	\$544.16	\$319.45	\$367.36	\$316.03	\$363.43	\$400.54	\$460.62	\$437.99	\$503.69
41	\$482.06	\$554.37	\$325.44	\$374.26	\$321.96	\$370.26	\$408.06	\$469.27	\$446.22	\$513.15
42	\$490.58	\$564.17	\$331.19	\$380.87	\$327.65	\$376.80	\$415.27	\$477.56	\$454.10	\$522.11
43	\$502.43	\$577.79	\$339.19	\$390.07	\$335.57	\$385.90	\$425.30	\$489.09	\$465.06	\$534.82
44	\$517.24	\$594.82	\$349.19	\$401.57	\$345.46	\$397.27	\$437.83	\$503.51	\$478.77	\$550.59
45	\$534.64	\$614.84	\$360.94	\$415.08	\$357.08	\$410.64	\$452.56	\$520.45	\$494.88	\$569.11
46	\$555.37	\$638.68	\$374.94	\$431.18	\$370.93	\$426.57	\$470.11	\$540.63	\$514.07	\$591.18
47	\$578.70	\$665.50	\$390.68	\$449.29	\$386.51	\$444.48	\$489.86	\$563.34	\$535.66	\$616.01
48	\$605.36	\$696.16	\$408.68	\$469.98	\$404.31	\$464.96	\$512.42	\$589.29	\$560.34	\$644.39
49	\$631.65	\$726.39	\$426.43	\$490.39	\$421.87	\$485.15	\$534.68	\$614.88	\$584.67	\$672.37
50	\$661.27	\$760.46	\$446.42	\$513.39	\$441.65	\$507.90	\$559.75	\$643.71	\$612.09	\$703.90
51	\$690.51	\$794.09	\$466.17	\$536.10	\$461.19	\$530.36	\$584.51	\$672.18	\$639.16	\$735.04
52	\$722.73	\$831.14	\$487.92	\$561.10	\$482.70	\$555.10	\$611.77	\$703.54	\$668.98	\$769.33
53	\$755.31	\$868.60	\$509.91	\$586.40	\$504.46	\$580.13	\$639.35	\$735.26	\$699.14	\$804.01
54	\$790.48	\$909.05	\$533.66	\$613.71	\$527.95	\$607.15	\$669.13	\$769.50	\$731.70	\$840.45
55	\$825.66	\$949.50	\$557.40	\$641.02	\$551.44	\$634.16	\$698.90	\$803.74	\$764.25	\$878.89
56	\$863.79	\$993.36	\$583.15	\$670.62	\$576.91	\$663.45	\$731.18	\$840.86	\$799.55	\$919.49
57	\$902.30	\$1,037.64	\$609.15	\$700.52	\$602.63	\$693.03	\$763.78	\$878.34	\$835.20	\$960.48
58	\$943.40	\$1,084.90	\$636.89	\$732.42	\$630.08	\$724.59	\$798.57	\$918.35	\$873.24	\$1,004.22
59	\$963.76	\$1,108.32	\$650.64	\$748.23	\$643.68	\$740.23	\$815.80	\$938.17	\$892.09	\$1,025.90
60	\$1,004.86	\$1,155.59	\$678.38	\$780.14	\$671.13	\$771.80	\$850.59	\$978.18	\$930.13	\$1,069.65
61	\$1,040.40	\$1,196.46	\$702.38	\$807.74	\$694.87	\$799.10	\$880.68	\$1,012.78	\$963.03	\$1,107.48
62	\$1,063.73	\$1,223.29	\$718.13	\$825.85	\$710.45	\$817.02	\$900.42	\$1,035.49	\$984.62	\$1,132.31
63	\$1,092.98	\$1,256.92	\$737.87	\$848.55	\$729.98	\$839.48	\$925.18	\$1,063.96	\$1,011.70	\$1,163.45
64+	\$1,110.74	\$1,277.35	\$749.86	\$862.34	\$741.84	\$853.12	\$940.22	\$1,081.25	\$1,028.14	\$1,182.45

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

HIOS Plan ID (On Exchange)=>	86199PA0040003	86199PA0040004	86199PA0040006	86199PA0040005	86199PA0040002	86199PA0040001
HIOS Plan ID (Off Exchange)=>	86199PA0040003	86199PA0040004	86199PA0040006	86199PA0040005	86199PA0040002	86199PA0040001
Plan Marketing Name =>	Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental	Ambetter Balanced Care 203 (2021) + Vision + Adult Dental	Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental	Ambetter Balanced Care 205 (2021) + Vision + Adult Dental	Ambetter Balanced Care 207 (2021) + Vision + Adult Dental	Ambetter Balanced Care 209 (2021) + Vision + Adult Dental
Form # =>	86199	86199	86199	86199	86199	86199
Rating Area =>	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$5800 INT	\$6450 INT	\$4800 INT	\$2750 INT	\$0 Med / \$1,500 Rx	\$2995 INT
Coinsurance =>	0%	35%	0%	35%	50%	30%
Copays =>		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs
OOP Maximum =>	\$5,800	\$8,200	\$4,800	\$6,500	\$8,200	\$8,400
Pediatric Dental (Yes/No) =>	No	No	No	No	No	No
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$190.55	\$190.55	\$196.60	\$196.60	\$201.53	\$201.53
15	\$207.49	\$207.49	\$214.08	\$214.08	\$219.45	\$219.45
16	\$213.96	\$213.96	\$220.76	\$220.76	\$226.30	\$226.30
17	\$220.44	\$220.44	\$227.44	\$227.44	\$233.15	\$233.15
18	\$227.42	\$227.42	\$234.64	\$234.64	\$240.52	\$240.52
19	\$234.39	\$234.39	\$241.84	\$241.84	\$247.90	\$247.90
20	\$241.61	\$241.61	\$249.29	\$249.29	\$255.54	\$255.54
21	\$249.10	\$286.46	\$257.01	\$295.56	\$263.45	\$302.97
22	\$249.10	\$286.46	\$257.01	\$295.56	\$263.45	\$302.97
23	\$249.10	\$286.46	\$257.01	\$295.56	\$263.45	\$302.97
24	\$249.10	\$286.46	\$257.01	\$295.56	\$263.45	\$302.97
25	\$250.08	\$287.59	\$258.03	\$296.73	\$264.49	\$304.17
26	\$255.06	\$293.32	\$263.17	\$302.64	\$269.76	\$310.23
27	\$261.04	\$300.20	\$269.33	\$309.73	\$276.09	\$317.50
28	\$270.76	\$311.37	\$279.36	\$321.26	\$286.36	\$329.31
29	\$278.73	\$320.54	\$287.58	\$330.72	\$294.79	\$339.01
30	\$282.71	\$325.12	\$291.69	\$335.45	\$299.01	\$343.86
31	\$288.69	\$331.99	\$297.86	\$342.54	\$305.33	\$351.13
32	\$294.67	\$338.87	\$304.03	\$349.63	\$311.65	\$358.40
33	\$298.40	\$343.17	\$307.88	\$354.07	\$315.60	\$362.94
34	\$302.39	\$347.75	\$312.00	\$358.79	\$319.82	\$367.79
35	\$304.38	\$350.04	\$314.05	\$361.16	\$321.92	\$370.21
36	\$306.38	\$352.33	\$316.11	\$363.52	\$324.03	\$372.64
37	\$308.37	\$354.62	\$318.16	\$365.89	\$326.14	\$375.06
38	\$310.36	\$356.92	\$320.22	\$368.25	\$328.25	\$377.48
39	\$314.35	\$361.50	\$324.33	\$372.98	\$332.46	\$382.33
40	\$318.33	\$366.08	\$328.44	\$377.71	\$336.68	\$387.18
41	\$324.31	\$372.96	\$334.61	\$384.80	\$343.00	\$394.45
42	\$330.04	\$379.54	\$340.52	\$391.60	\$349.06	\$401.42
43	\$338.01	\$388.71	\$348.75	\$401.06	\$357.49	\$411.11
44	\$347.97	\$400.17	\$359.03	\$412.88	\$368.03	\$423.23
45	\$359.68	\$413.63	\$371.10	\$426.77	\$380.41	\$437.47
46	\$373.63	\$429.67	\$385.50	\$443.32	\$395.16	\$454.44
47	\$389.32	\$447.72	\$401.69	\$461.94	\$411.76	\$473.52
48	\$407.26	\$468.34	\$420.19	\$483.22	\$430.73	\$495.33
49	\$424.94	\$488.68	\$438.44	\$504.20	\$449.43	\$516.84
50	\$444.87	\$511.60	\$459.00	\$527.85	\$470.51	\$541.08
51	\$464.55	\$534.23	\$479.30	\$551.20	\$491.32	\$565.01
52	\$486.22	\$559.15	\$501.66	\$576.91	\$514.24	\$591.37
53	\$508.14	\$584.36	\$524.28	\$602.92	\$537.42	\$618.03
54	\$531.80	\$611.57	\$548.69	\$630.99	\$562.45	\$646.81
55	\$555.46	\$638.78	\$573.11	\$659.07	\$587.47	\$675.59
56	\$581.12	\$668.28	\$599.58	\$689.51	\$614.61	\$706.80
57	\$607.02	\$698.08	\$626.30	\$720.25	\$642.01	\$738.31
58	\$634.67	\$729.87	\$654.83	\$753.06	\$671.25	\$771.93
59	\$648.37	\$745.63	\$668.97	\$769.31	\$685.74	\$788.60
60	\$676.02	\$777.42	\$697.49	\$802.12	\$714.98	\$822.22
61	\$699.93	\$804.92	\$722.16	\$830.49	\$744.27	\$851.31
62	\$715.62	\$822.97	\$738.35	\$849.11	\$756.87	\$870.40
63	\$735.30	\$845.60	\$758.66	\$872.46	\$777.68	\$894.33
64+	\$747.25	\$859.34	\$770.98	\$886.63	\$790.31	\$908.86

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

HIOS Plan ID (On Exchange)=>	86199PA0010025	86199PA0010026	86199PA0010004	86199PA0010012	86199PA0010027	86199PA0010008	86199PA0010009	
HIOS Plan ID (Off Exchange)=>	86199PA0010025	86199PA0010026	86199PA0010004	86199PA0010012	86199PA0010027	86199PA0010008	86199PA0010009	
Plan Marketing Name =>	Ambetter Secure Care 5 (2021)	Ambetter Secure Care 15 (2021)	Ambetter Balanced Care 11 (2021)	Ambetter Balanced Care 12 (2021)	Ambetter Balanced Care 24 (2021)	Ambetter Balanced Care 25 HSA (2021)	Ambetter Balanced Care 26 (2021)	
Form # =>	86199	86199	86199	86199	86199	86199	86199	
Rating Area =>	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver	Silver	
Deductible =>	\$1450 INT	\$1150 INT	\$6000 INT	\$6500 INT	\$7450 INT	\$4800 INT	\$5450 INT	
Coinsurance =>	20%	20%	40%	40%	0%	0%	30%	
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	\$6,300	\$4,450	\$8,500	\$8,400	\$7,450	\$4,800	\$8,100	
Pediatric Dental (Yes/No) =>	No	No	No	No	No	No	No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$284.64	\$284.64	\$291.83	\$291.83	\$289.92	\$289.92	\$291.54	\$291.54
15	\$309.94	\$309.94	\$317.77	\$317.77	\$315.69	\$315.69	\$317.45	\$323.89
16	\$319.61	\$319.61	\$327.69	\$327.69	\$325.54	\$325.54	\$327.36	\$333.99
17	\$329.29	\$329.29	\$337.61	\$337.61	\$335.40	\$335.40	\$337.27	\$344.10
18	\$339.70	\$339.70	\$348.29	\$348.29	\$346.01	\$346.01	\$347.94	\$354.99
19	\$350.12	\$350.12	\$358.97	\$358.97	\$356.62	\$356.62	\$358.61	\$365.88
20	\$360.91	\$360.91	\$370.03	\$370.03	\$367.61	\$367.61	\$369.66	\$377.15
21	\$372.08	\$427.90	\$381.49	\$438.71	\$378.99	\$435.84	\$381.10	\$447.15
22	\$372.08	\$427.90	\$381.49	\$438.71	\$378.99	\$435.84	\$381.10	\$447.15
23	\$372.08	\$427.90	\$381.49	\$438.71	\$378.99	\$435.84	\$381.10	\$447.15
24	\$372.08	\$427.90	\$381.49	\$438.71	\$378.99	\$435.84	\$381.10	\$447.15
25	\$373.56	\$429.60	\$383.00	\$440.45	\$380.50	\$437.57	\$386.27	\$444.21
26	\$381.00	\$438.15	\$390.63	\$449.23	\$388.08	\$446.29	\$393.97	\$453.06
27	\$389.93	\$448.42	\$399.79	\$459.76	\$397.17	\$456.75	\$391.33	\$450.03
28	\$404.44	\$465.11	\$414.67	\$476.87	\$411.95	\$473.74	\$405.89	\$466.78
29	\$416.35	\$478.80	\$426.87	\$490.90	\$424.08	\$487.69	\$417.84	\$480.52
30	\$422.30	\$485.65	\$432.98	\$497.92	\$430.14	\$494.66	\$423.82	\$487.39
31	\$431.23	\$495.92	\$442.13	\$508.45	\$439.24	\$505.12	\$432.78	\$497.70
32	\$440.16	\$506.19	\$451.29	\$518.98	\$448.33	\$515.58	\$441.74	\$508.00
33	\$445.74	\$512.61	\$457.01	\$525.56	\$454.02	\$522.12	\$447.34	\$514.44
34	\$451.70	\$519.45	\$463.11	\$532.58	\$460.08	\$529.09	\$453.32	\$521.31
35	\$454.67	\$522.88	\$466.17	\$536.09	\$463.11	\$532.58	\$456.30	\$524.75
36	\$457.65	\$526.30	\$469.22	\$539.60	\$466.15	\$536.07	\$459.29	\$528.18
37	\$460.63	\$529.72	\$472.27	\$543.11	\$469.18	\$539.55	\$462.28	\$531.62
38	\$463.60	\$533.15	\$475.32	\$546.62	\$472.21	\$543.04	\$465.27	\$535.05
39	\$469.56	\$539.99	\$481.43	\$553.64	\$478.27	\$550.01	\$471.24	\$541.93
40	\$475.51	\$546.84	\$487.53	\$560.66	\$484.34	\$556.99	\$477.21	\$548.80
41	\$484.44	\$557.11	\$496.68	\$571.19	\$493.43	\$567.45	\$486.18	\$559.10
42	\$493.00	\$566.95	\$505.46	\$581.28	\$502.15	\$577.47	\$494.76	\$568.98
43	\$504.90	\$580.64	\$517.67	\$595.32	\$514.28	\$591.42	\$506.71	\$582.72
44	\$519.79	\$597.76	\$532.92	\$612.86	\$529.44	\$608.85	\$521.65	\$599.90
45	\$537.28	\$617.87	\$550.85	\$633.48	\$547.25	\$629.33	\$539.20	\$620.08
46	\$558.11	\$641.83	\$572.22	\$658.05	\$568.47	\$653.74	\$560.11	\$644.13
47	\$581.55	\$668.78	\$596.25	\$685.69	\$592.35	\$681.20	\$583.64	\$671.18
48	\$608.34	\$699.59	\$623.72	\$717.27	\$619.63	\$712.58	\$610.52	\$702.10
49	\$634.76	\$729.97	\$650.80	\$748.42	\$646.54	\$743.52	\$637.03	\$732.59
50	\$664.52	\$764.20	\$681.32	\$783.52	\$676.86	\$778.39	\$666.90	\$766.94
51	\$693.92	\$798.01	\$711.46	\$818.17	\$706.80	\$812.82	\$696.40	\$800.86
52	\$726.29	\$835.23	\$744.65	\$856.34	\$739.77	\$850.73	\$728.89	\$838.22
53	\$759.03	\$872.89	\$778.22	\$894.95	\$773.12	\$889.09	\$761.75	\$876.01
54	\$794.38	\$913.54	\$814.46	\$936.62	\$809.12	\$930.49	\$797.22	\$916.81
55	\$829.73	\$954.18	\$850.70	\$978.30	\$845.13	\$971.89	\$832.70	\$957.60
56	\$868.05	\$998.26	\$889.99	\$1,023.49	\$884.16	\$1,016.78	\$871.16	\$1,001.83
57	\$906.74	\$1,042.76	\$929.66	\$1,069.11	\$923.57	\$1,062.11	\$909.99	\$1,046.49
58	\$948.04	\$1,090.25	\$972.01	\$1,117.81	\$965.64	\$1,110.49	\$951.44	\$1,094.16
59	\$968.51	\$1,113.79	\$992.99	\$1,141.94	\$986.49	\$1,134.46	\$971.98	\$1,117.78
60	\$1,009.81	\$1,161.28	\$1,035.33	\$1,190.63	\$1,028.55	\$1,182.83	\$1,013.43	\$1,165.44
61	\$1,045.53	\$1,202.36	\$1,071.95	\$1,232.75	\$1,064.93	\$1,224.67	\$1,049.27	\$1,206.66
62	\$1,068.97	\$1,229.31	\$1,095.99	\$1,260.38	\$1,088.81	\$1,252.13	\$1,072.80	\$1,233.72
63	\$1,098.36	\$1,263.12	\$1,126.12	\$1,295.04	\$1,118.75	\$1,286.56	\$1,102.30	\$1,267.64
64+	\$1,116.21	\$1,283.65	\$1,144.42	\$1,316.09	\$1,136.93	\$1,307.47	\$1,120.21	\$1,288.24

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

HIOS Plan ID (On Exchange)=>	86199PA0010010	86199PA0010022	86199PA0010006	86199PA0030007	86199PA0030008					
HIOS Plan ID (Off Exchange)=>	86199PA0010010	86199PA0010022	86199PA0010006	86199PA0030007	86199PA0030008					
Plan Marketing Name =>	Ambetter Balanced Care 28 (2021)	Ambetter Essential Care 2 HSA (2021)	Ambetter Essential Care 10 (2021)	Ambetter Secure Care 201 HSA (2021)	Ambetter Secure Care 202 (2021)					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Silver	Bronze	Bronze	Gold	Gold					
Deductible =>	\$0 Med / \$1,500 Rx	\$6900 INT	\$7200 INT	\$3200 INT	\$1150 INT					
Coinsurance =>	50%	0%	50%	0%	20%					
Copays =>	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs					
OOP Maximum =>	\$8,200	\$6,900	\$8,400	\$3,200	\$4,450					
Pediatric Dental (Yes/No) =>	No	No	No	No	No					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$315.28	\$315.28	\$212.84	\$212.84	\$210.57	\$210.57	\$266.88	\$266.88	\$291.83	\$291.83
15	\$343.30	\$343.30	\$231.76	\$231.76	\$229.29	\$229.29	\$290.60	\$290.60	\$317.77	\$317.77
16	\$354.02	\$354.02	\$239.00	\$239.00	\$236.44	\$236.44	\$299.67	\$299.67	\$327.69	\$327.69
17	\$364.73	\$364.73	\$246.23	\$246.23	\$243.60	\$243.60	\$308.74	\$308.74	\$337.61	\$337.61
18	\$376.27	\$376.27	\$254.02	\$254.02	\$251.31	\$251.31	\$318.51	\$318.51	\$348.29	\$348.29
19	\$387.81	\$387.81	\$261.81	\$261.81	\$259.01	\$259.01	\$328.27	\$328.27	\$358.97	\$358.97
20	\$399.76	\$399.76	\$269.88	\$269.88	\$267.00	\$267.00	\$338.39	\$338.39	\$370.03	\$370.03
21	\$412.14	\$473.96	\$278.24	\$319.97	\$275.26	\$316.55	\$348.87	\$401.20	\$381.49	\$438.71
22	\$412.14	\$473.96	\$278.24	\$319.97	\$275.26	\$316.55	\$348.87	\$401.20	\$381.49	\$438.71
23	\$412.14	\$473.96	\$278.24	\$319.97	\$275.26	\$316.55	\$348.87	\$401.20	\$381.49	\$438.71
24	\$412.14	\$473.96	\$278.24	\$319.97	\$275.26	\$316.55	\$348.87	\$401.20	\$381.49	\$438.71
25	\$413.77	\$475.84	\$279.34	\$321.24	\$276.35	\$317.81	\$350.25	\$402.79	\$383.00	\$440.45
26	\$422.02	\$485.32	\$284.91	\$327.64	\$281.86	\$324.14	\$357.23	\$410.81	\$390.63	\$449.23
27	\$431.91	\$496.69	\$291.58	\$335.32	\$288.47	\$331.74	\$365.60	\$420.44	\$399.79	\$459.76
28	\$447.98	\$515.18	\$302.43	\$347.80	\$299.20	\$344.08	\$379.21	\$436.09	\$414.67	\$476.87
29	\$461.17	\$530.34	\$311.34	\$358.04	\$308.01	\$354.21	\$390.37	\$448.93	\$426.87	\$490.90
30	\$467.76	\$537.93	\$315.79	\$363.16	\$312.41	\$359.27	\$395.95	\$455.35	\$432.98	\$497.92
31	\$477.65	\$549.30	\$322.47	\$370.84	\$319.02	\$366.87	\$404.33	\$464.97	\$442.13	\$508.45
32	\$487.55	\$560.68	\$329.14	\$378.52	\$325.63	\$374.47	\$412.70	\$474.60	\$451.29	\$518.98
33	\$493.73	\$567.79	\$333.32	\$383.32	\$329.75	\$379.22	\$417.93	\$480.62	\$457.01	\$525.56
34	\$500.32	\$575.37	\$337.77	\$388.44	\$334.16	\$384.28	\$423.51	\$487.04	\$463.11	\$532.58
35	\$503.62	\$579.16	\$340.00	\$390.99	\$336.36	\$386.81	\$426.30	\$490.25	\$466.17	\$536.09
36	\$506.92	\$582.95	\$342.22	\$393.55	\$338.56	\$389.35	\$429.09	\$493.46	\$469.22	\$539.60
37	\$510.21	\$586.74	\$344.45	\$396.11	\$340.76	\$391.88	\$431.89	\$496.67	\$472.27	\$543.11
38	\$513.51	\$590.54	\$346.67	\$398.67	\$342.97	\$394.41	\$434.68	\$499.88	\$475.32	\$546.62
39	\$520.10	\$598.12	\$351.12	\$403.79	\$347.37	\$399.48	\$440.26	\$506.30	\$481.43	\$553.64
40	\$526.70	\$605.70	\$355.58	\$408.91	\$351.77	\$404.54	\$445.84	\$512.72	\$487.53	\$560.66
41	\$536.59	\$617.08	\$362.25	\$416.59	\$358.38	\$412.14	\$454.21	\$522.34	\$496.68	\$571.19
42	\$546.07	\$627.98	\$368.65	\$423.95	\$364.71	\$418.42	\$462.24	\$531.57	\$505.46	\$581.28
43	\$559.26	\$643.14	\$377.56	\$434.19	\$373.52	\$429.55	\$473.40	\$544.41	\$517.67	\$595.32
44	\$575.74	\$662.10	\$388.69	\$446.99	\$384.53	\$442.21	\$487.35	\$560.46	\$532.92	\$612.86
45	\$595.11	\$684.38	\$401.76	\$462.03	\$397.47	\$457.09	\$503.75	\$579.31	\$550.85	\$633.48
46	\$618.19	\$710.92	\$417.34	\$479.94	\$412.88	\$474.81	\$523.29	\$601.78	\$572.22	\$658.05
47	\$644.15	\$740.78	\$434.87	\$500.10	\$430.22	\$494.75	\$545.26	\$627.05	\$596.25	\$685.69
48	\$673.83	\$774.90	\$454.90	\$523.14	\$450.04	\$517.55	\$570.38	\$655.94	\$623.72	\$717.27
49	\$703.09	\$808.55	\$474.66	\$545.86	\$469.58	\$540.02	\$595.15	\$684.42	\$650.80	\$748.42
50	\$736.06	\$846.47	\$496.92	\$571.45	\$491.60	\$565.34	\$623.06	\$716.52	\$681.32	\$783.52
51	\$768.62	\$883.91	\$518.90	\$596.73	\$513.35	\$590.35	\$650.62	\$748.21	\$711.46	\$818.17
52	\$804.47	\$925.14	\$543.10	\$624.57	\$537.30	\$617.89	\$680.97	\$783.11	\$744.65	\$856.34
53	\$840.74	\$966.85	\$567.59	\$652.72	\$561.52	\$645.75	\$711.67	\$818.42	\$778.22	\$894.95
54	\$879.89	\$1,011.87	\$594.02	\$683.12	\$587.67	\$675.82	\$744.81	\$856.53	\$814.46	\$936.62
55	\$919.04	\$1,056.90	\$620.45	\$713.52	\$613.82	\$705.89	\$777.95	\$894.64	\$850.70	\$978.30
56	\$961.49	\$1,105.71	\$649.11	\$746.47	\$642.17	\$738.49	\$813.88	\$935.97	\$889.99	\$1,023.49
57	\$1,004.35	\$1,155.00	\$678.04	\$779.75	\$670.79	\$771.41	\$850.16	\$977.69	\$929.66	\$1,069.11
58	\$1,050.10	\$1,207.61	\$708.93	\$815.27	\$701.35	\$806.55	\$888.89	\$1,022.22	\$972.01	\$1,117.81
59	\$1,072.77	\$1,233.68	\$724.23	\$832.86	\$716.49	\$823.96	\$908.07	\$1,044.29	\$992.99	\$1,141.94
60	\$1,118.51	\$1,286.29	\$755.11	\$868.38	\$747.04	\$859.09	\$946.80	\$1,088.82	\$1,035.33	\$1,190.63
61	\$1,158.08	\$1,331.79	\$781.82	\$899.10	\$773.46	\$889.48	\$980.29	\$1,127.33	\$1,071.95	\$1,232.75
62	\$1,184.04	\$1,361.65	\$799.35	\$919.25	\$790.80	\$909.42	\$1,002.27	\$1,152.61	\$1,095.99	\$1,260.38
63	\$1,216.60	\$1,399.09	\$821.33	\$944.53	\$812.55	\$934.43	\$1,029.83	\$1,184.30	\$1,126.12	\$1,295.04
64+	\$1,236.37	\$1,421.83	\$834.68	\$959.88	\$825.75	\$949.62	\$1,046.56	\$1,203.55	\$1,144.42	\$1,316.09

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

HIOS Plan ID (On Exchange)=>	86199PA0030003	86199PA0030004	86199PA0030006	86199PA0030005	86199PA0030002	86199PA0030001
HIOS Plan ID (Off Exchange)=>	86199PA0030003	86199PA0030004	86199PA0030006	86199PA0030005	86199PA0030002	86199PA0030001
Plan Marketing Name =>	Ambetter Balanced Care 201 HSA (2021)	Ambetter Balanced Care 203 (2021)	Ambetter Balanced Care 204 HSA (2021)	Ambetter Balanced Care 205 (2021)	Ambetter Balanced Care 207 (2021)	Ambetter Balanced Care 209 (2021)
Form # =>	86199	86199	86199	86199	86199	86199
Rating Area =>	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$5800 INT	\$6450 INT	\$4800 INT	\$2750 INT	\$0 Med / \$1,500 Rx	\$2995 INT
Coinsurance =>	0%	35%	0%	35%	50%	30%
Copays =>		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs
OOP Maximum =>	\$5,800	\$8,200	\$4,800	\$6,500	\$8,200	\$8,400
Pediatric Dental (Yes/No) =>	No	No	No	No	No	No
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$212.10	\$212.10	\$218.84	\$218.84	\$224.33	\$224.33
15	\$230.96	\$230.96	\$238.29	\$238.29	\$244.27	\$244.27
16	\$238.17	\$238.17	\$245.73	\$245.73	\$251.89	\$251.89
17	\$245.37	\$245.37	\$253.17	\$253.17	\$259.51	\$259.51
18	\$253.14	\$253.14	\$261.18	\$261.18	\$267.73	\$267.73
19	\$260.90	\$260.90	\$269.19	\$269.19	\$275.94	\$275.94
20	\$268.94	\$268.94	\$277.48	\$277.48	\$284.44	\$284.44
21	\$277.27	\$318.86	\$286.08	\$328.99	\$293.25	\$337.23
22	\$277.27	\$318.86	\$286.08	\$328.99	\$293.25	\$337.23
23	\$277.27	\$318.86	\$286.08	\$328.99	\$293.25	\$337.23
24	\$277.27	\$318.86	\$286.08	\$328.99	\$293.25	\$337.23
25	\$278.37	\$320.12	\$287.21	\$330.29	\$294.41	\$338.57
26	\$283.91	\$326.50	\$292.93	\$336.87	\$300.27	\$345.32
27	\$290.57	\$334.15	\$299.80	\$344.77	\$307.31	\$353.41
28	\$301.38	\$346.59	\$310.95	\$357.60	\$318.75	\$366.56
29	\$310.25	\$356.79	\$320.11	\$368.12	\$328.13	\$377.35
30	\$314.69	\$361.89	\$324.68	\$373.39	\$332.82	\$382.75
31	\$321.34	\$369.54	\$331.55	\$381.28	\$339.86	\$390.84
32	\$328.00	\$377.20	\$338.42	\$389.18	\$346.90	\$398.93
33	\$332.16	\$381.98	\$342.71	\$394.11	\$351.30	\$403.99
34	\$336.59	\$387.08	\$347.28	\$399.38	\$355.99	\$409.39
35	\$338.81	\$389.63	\$349.57	\$402.01	\$358.34	\$412.09
36	\$341.03	\$392.18	\$351.86	\$404.64	\$360.68	\$414.78
37	\$343.25	\$394.73	\$354.15	\$407.27	\$363.03	\$417.48
38	\$345.46	\$397.28	\$356.44	\$409.90	\$365.37	\$420.18
39	\$349.90	\$402.39	\$361.01	\$415.17	\$370.07	\$425.58
40	\$354.34	\$407.49	\$365.59	\$420.43	\$374.76	\$430.97
41	\$360.99	\$415.14	\$372.46	\$428.33	\$381.79	\$439.06
42	\$367.37	\$422.47	\$379.04	\$435.89	\$388.54	\$446.82
43	\$376.24	\$432.68	\$388.19	\$446.42	\$397.92	\$457.61
44	\$387.33	\$445.43	\$399.63	\$459.58	\$409.65	\$471.10
45	\$400.36	\$460.42	\$413.08	\$475.04	\$423.43	\$486.95
46	\$415.89	\$478.27	\$429.10	\$493.46	\$439.86	\$505.83
47	\$433.36	\$498.36	\$447.12	\$514.19	\$458.33	\$527.08
48	\$453.32	\$521.32	\$467.72	\$537.88	\$479.44	\$551.36
49	\$473.00	\$543.95	\$488.03	\$561.23	\$500.26	\$575.30
50	\$495.18	\$569.46	\$510.91	\$587.55	\$523.72	\$602.28
51	\$517.09	\$594.65	\$533.51	\$613.54	\$546.89	\$628.92
52	\$541.21	\$622.39	\$558.40	\$642.16	\$572.40	\$658.26
53	\$565.61	\$650.45	\$583.57	\$671.11	\$598.20	\$687.93
54	\$591.95	\$680.74	\$610.75	\$702.36	\$626.06	\$719.97
55	\$618.29	\$711.03	\$637.93	\$733.62	\$653.92	\$752.01
56	\$646.84	\$743.87	\$667.39	\$767.50	\$684.12	\$786.74
57	\$675.68	\$777.03	\$697.14	\$801.71	\$714.62	\$821.81
58	\$706.46	\$812.42	\$728.90	\$838.23	\$747.17	\$859.24
59	\$721.70	\$829.96	\$744.63	\$856.32	\$763.30	\$877.79
60	\$752.48	\$865.35	\$776.38	\$892.84	\$795.85	\$915.22
61	\$779.10	\$895.96	\$803.84	\$924.42	\$824.00	\$947.60
62	\$796.56	\$916.05	\$821.87	\$945.15	\$842.47	\$968.84
63	\$818.47	\$941.24	\$844.47	\$971.14	\$865.64	\$995.48
64+	\$831.77	\$956.53	\$858.19	\$986.92	\$879.70	\$1,011.66
						\$945.01
						\$1,086.77
						\$945.01
						\$1,086.77
						\$939.10
						\$1,079.97
						\$952.35
						\$1,095.20
						\$1,025.85
						\$1,048.85
						\$937.12
						\$1,077.69
						\$952.35
						\$1,095.20

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

HIOS Plan ID (On Exchange)=>	86199PA0020025		86199PA0020026		86199PA0020004		86199PA0020027		86199PA0020008		86199PA0020009	
HIOS Plan ID (Off Exchange)=>	86199PA0020025		86199PA0020026		86199PA0020004		86199PA0020027		86199PA0020008		86199PA0020009	
Plan Marketing Name =>	Ambetter Secure Care 5 (2021) + Vision + Adult Dental		Ambetter Secure Care 15 (2021) + Vision + Adult Dental		Ambetter Balanced Care 11 (2021) + Vision + Adult Dental		Ambetter Balanced Care 24 (2021) + Vision + Adult Dental		Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental		Ambetter Balanced Care 26 (2021) + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$1450 INT		\$1150 INT		\$6000 INT		\$7450 INT		\$4800 INT		\$5450 INT	
Coinsurance =>	20%		20%		40%		0%		0%		30%	
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	\$6,300		\$4,450		\$8,500		\$7,450		\$4,800		\$8,100	
Pediatric Dental (Yes/No) =>	No		No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$301.87	\$301.87	\$309.50	\$309.50	\$307.47	\$307.47	\$312.14	\$312.14	\$309.18	\$309.18	\$315.45	\$315.45
15	\$328.70	\$328.70	\$337.01	\$337.01	\$334.80	\$334.80	\$339.88	\$339.88	\$336.67	\$336.67	\$343.49	\$343.49
16	\$338.96	\$338.96	\$347.53	\$347.53	\$345.25	\$345.25	\$350.49	\$350.49	\$347.17	\$347.17	\$354.21	\$354.21
17	\$349.22	\$349.22	\$358.04	\$358.04	\$355.70	\$355.70	\$361.10	\$361.10	\$357.68	\$357.68	\$364.93	\$364.93
18	\$360.27	\$360.27	\$369.37	\$369.37	\$366.95	\$366.95	\$372.53	\$372.53	\$369.00	\$369.00	\$376.48	\$376.48
19	\$371.32	\$371.32	\$380.70	\$380.70	\$378.21	\$378.21	\$383.95	\$383.95	\$380.32	\$380.32	\$388.03	\$388.03
20	\$382.76	\$382.76	\$392.43	\$392.43	\$389.86	\$389.86	\$395.78	\$395.78	\$392.04	\$392.04	\$399.98	\$399.98
21	\$394.61	\$453.80	\$404.58	\$465.27	\$401.93	\$462.22	\$408.03	\$469.24	\$404.17	\$464.79	\$412.36	\$474.22
22	\$394.61	\$453.80	\$404.58	\$465.27	\$401.93	\$462.22	\$408.03	\$469.24	\$404.17	\$464.79	\$412.36	\$474.22
23	\$394.61	\$453.80	\$404.58	\$465.27	\$401.93	\$462.22	\$408.03	\$469.24	\$404.17	\$464.79	\$412.36	\$474.22
24	\$394.61	\$453.80	\$404.58	\$465.27	\$401.93	\$462.22	\$408.03	\$469.24	\$404.17	\$464.79	\$412.36	\$474.22
25	\$396.18	\$455.60	\$406.19	\$467.12	\$403.53	\$464.06	\$409.66	\$471.10	\$405.78	\$466.64	\$414.00	\$476.10
26	\$404.07	\$464.68	\$414.28	\$476.42	\$411.57	\$473.30	\$480.49	\$413.86	\$475.94	\$482.25	\$485.59	\$485.59
27	\$413.54	\$475.57	\$423.99	\$487.59	\$421.21	\$484.40	\$427.61	\$491.75	\$423.56	\$487.09	\$432.15	\$496.97
28	\$428.93	\$493.27	\$439.77	\$505.73	\$436.89	\$502.42	\$443.52	\$510.05	\$439.32	\$505.22	\$448.23	\$515.46
29	\$441.55	\$507.79	\$452.71	\$520.62	\$449.75	\$517.21	\$456.58	\$525.06	\$452.26	\$520.09	\$461.42	\$530.64
30	\$447.87	\$515.05	\$459.19	\$528.07	\$456.18	\$524.61	\$463.11	\$532.57	\$458.72	\$527.53	\$468.02	\$538.23
31	\$457.34	\$525.94	\$468.90	\$539.23	\$465.83	\$535.70	\$472.90	\$543.83	\$468.42	\$538.69	\$477.92	\$549.61
32	\$466.81	\$536.83	\$478.61	\$550.40	\$475.47	\$546.79	\$482.69	\$555.10	\$478.12	\$549.84	\$487.82	\$560.99
33	\$472.73	\$543.64	\$484.68	\$557.38	\$481.50	\$553.73	\$488.81	\$562.13	\$484.18	\$556.81	\$494.00	\$568.10
34	\$479.04	\$550.90	\$491.15	\$564.82	\$487.93	\$561.12	\$495.34	\$569.64	\$490.65	\$564.25	\$500.60	\$575.69
35	\$482.20	\$554.53	\$494.38	\$568.54	\$491.15	\$564.82	\$498.60	\$573.39	\$493.88	\$567.97	\$503.90	\$579.48
36	\$485.35	\$558.16	\$497.62	\$572.26	\$494.36	\$568.52	\$501.87	\$577.15	\$497.12	\$571.69	\$507.20	\$583.28
37	\$488.51	\$561.79	\$500.86	\$575.99	\$497.58	\$572.22	\$505.13	\$580.90	\$500.35	\$575.40	\$510.49	\$587.07
38	\$491.67	\$565.42	\$504.09	\$579.71	\$500.79	\$575.91	\$508.40	\$584.66	\$503.58	\$579.12	\$513.79	\$590.86
39	\$497.98	\$572.68	\$510.57	\$587.15	\$507.22	\$583.31	\$514.93	\$592.16	\$510.05	\$586.56	\$520.39	\$598.45
40	\$504.30	\$579.94	\$517.04	\$594.60	\$513.66	\$590.70	\$521.45	\$599.67	\$516.52	\$594.00	\$526.99	\$606.04
41	\$513.77	\$590.83	\$526.75	\$605.76	\$523.30	\$601.80	\$531.25	\$610.93	\$526.22	\$605.15	\$536.89	\$617.42
42	\$522.84	\$601.27	\$536.06	\$616.46	\$532.55	\$612.43	\$540.63	\$621.73	\$535.51	\$615.84	\$546.37	\$628.33
43	\$535.47	\$615.79	\$549.00	\$631.35	\$545.41	\$627.22	\$553.69	\$636.74	\$548.45	\$630.71	\$559.57	\$643.50
44	\$551.25	\$633.94	\$565.18	\$649.96	\$561.48	\$645.71	\$570.01	\$655.51	\$564.61	\$649.30	\$576.06	\$662.47
45	\$569.80	\$655.27	\$584.20	\$671.83	\$580.37	\$667.43	\$589.19	\$677.56	\$583.61	\$671.15	\$595.44	\$684.76
46	\$591.90	\$680.68	\$606.86	\$697.88	\$602.88	\$693.31	\$612.03	\$703.84	\$606.24	\$697.18	\$618.53	\$711.31
47	\$616.76	\$709.27	\$632.34	\$727.19	\$628.20	\$722.43	\$637.74	\$733.40	\$631.70	\$726.46	\$644.51	\$741.19
48	\$645.17	\$741.94	\$661.47	\$760.69	\$657.14	\$755.71	\$667.12	\$767.19	\$660.80	\$759.92	\$674.20	\$775.33
49	\$673.18	\$774.16	\$690.20	\$793.73	\$685.68	\$788.53	\$696.09	\$800.50	\$689.50	\$792.92	\$703.48	\$809.00
50	\$704.75	\$810.46	\$722.56	\$830.95	\$717.83	\$825.51	\$728.73	\$838.04	\$721.83	\$830.11	\$736.47	\$846.93
51	\$735.92	\$846.31	\$754.52	\$867.70	\$749.58	\$862.02	\$760.96	\$875.11	\$753.76	\$866.82	\$769.04	\$884.40
52	\$770.25	\$885.79	\$789.72	\$908.18	\$784.55	\$902.23	\$796.46	\$915.93	\$788.92	\$907.26	\$804.92	\$925.65
53	\$804.98	\$925.73	\$825.32	\$949.12	\$819.92	\$942.91	\$832.37	\$957.22	\$824.49	\$948.16	\$841.20	\$967.38
54	\$842.47	\$968.83	\$863.76	\$993.32	\$858.10	\$986.82	\$871.13	\$1,001.80	\$862.88	\$992.32	\$880.38	\$1,012.43
55	\$879.95	\$1,011.94	\$902.19	\$1,037.52	\$896.28	\$1,030.73	\$909.89	\$1,046.38	\$901.28	\$1,036.47	\$919.55	\$1,057.48
56	\$920.60	\$1,058.68	\$943.86	\$1,085.44	\$937.68	\$1,078.33	\$951.92	\$1,094.71	\$942.91	\$1,084.34	\$962.02	\$1,106.33
57	\$961.63	\$1,105.88	\$985.94	\$1,133.83	\$979.48	\$1,126.40	\$994.35	\$1,143.51	\$984.94	\$1,132.68	\$1,004.91	\$1,155.64
58	\$1,005.43	\$1,156.25	\$1,030.85	\$1,185.47	\$1,024.10	\$1,177.71	\$1,039.64	\$1,195.59	\$1,029.80	\$1,184.27	\$1,050.68	\$1,208.28
59	\$1,027.14	\$1,181.21	\$1,053.10	\$1,211.06	\$1,046.20	\$1,203.13	\$1,062.08	\$1,221.40	\$1,052.03	\$1,209.84	\$1,073.36	\$1,234.36
60	\$1,070.94	\$1,231.58	\$1,098.00	\$1,262.70	\$1,090.81	\$1,254.44	\$1,107.37	\$1,273.48	\$1,096.89	\$1,261.43	\$1,119.13	\$1,287.00
61	\$1,108.82	\$1,275.14	\$1,136.84	\$1,307.37	\$1,129.40	\$1,298.81	\$1,146.54	\$1,318.53	\$1,135.69	\$1,306.05	\$1,158.72	\$1,332.52
62	\$1,133.68	\$1,303.73	\$1,162.33	\$1,336.68	\$1,154.72	\$1,327.93	\$1,172.25	\$1,348.09	\$1,161.15	\$1,335.33	\$1,184.69	\$1,362.40
63	\$1,164.85	\$1,339.58	\$1,194.29	\$1,373.44	\$1,186.47	\$1,364.44	\$1,204.48	\$1,385.16	\$1,193.08	\$1,372.05	\$1,217.27	\$1,399.86
64+	\$1,183.78	\$1,361.35	\$1,213.70	\$1,395.76	\$1,205.75	\$1,386.62	\$1,224.06	\$1,407.67	\$1,212.47	\$1,394.34	\$1,237.05	\$1,422.61

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

HIOS Plan ID (On Exchange)=>	86199PA0020010	86199PA0020022	86199PA0020006	86199PA0040007	86199PA0040008					
HIOS Plan ID (Off Exchange)=>	86199PA0020010	86199PA0020022	86199PA0020006	86199PA0040007	86199PA0040008					
Plan Marketing Name =>	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental	Ambetter Essential Care 10 (2021) + Vision + Adult Dental	Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental	Ambetter Secure Care 202 (2021) + Vision + Adult Dental					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Silver	Bronze	Bronze	Gold	Gold					
Deductible =>	\$0 Med / \$1,500 Rx	\$6900 INT	\$7200 INT	\$3200 INT	\$1150 INT					
Coinsurance =>	50%	0%	50%	0%	20%					
Copays =>	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs					
OOP Maximum =>	\$8,200	\$6,900	\$8,400	\$3,200	\$4,450					
Pediatric Dental (Yes/No) =>	No	No	No	No	No					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$334.36	\$334.36	\$225.73	\$225.73	\$223.32	\$223.32	\$283.03	\$283.03	\$309.50	\$309.50
15	\$364.08	\$364.08	\$245.79	\$245.79	\$243.17	\$243.17	\$308.19	\$308.19	\$337.01	\$337.01
16	\$375.45	\$375.45	\$253.47	\$253.47	\$250.76	\$250.76	\$317.81	\$317.81	\$347.53	\$347.53
17	\$386.81	\$386.81	\$261.14	\$261.14	\$258.35	\$258.35	\$327.43	\$327.43	\$358.04	\$358.04
18	\$399.05	\$399.05	\$269.40	\$269.40	\$266.52	\$266.52	\$337.79	\$337.79	\$369.37	\$369.37
19	\$411.29	\$411.29	\$277.66	\$277.66	\$274.69	\$274.69	\$348.15	\$348.15	\$380.70	\$380.70
20	\$423.96	\$423.96	\$286.22	\$286.22	\$283.16	\$283.16	\$358.88	\$358.88	\$392.43	\$392.43
21	\$437.08	\$502.65	\$295.08	\$339.34	\$291.93	\$335.71	\$369.98	\$425.48	\$404.58	\$465.27
22	\$437.08	\$502.65	\$295.08	\$339.34	\$291.93	\$335.71	\$369.98	\$425.48	\$404.58	\$465.27
23	\$437.08	\$502.65	\$295.08	\$339.34	\$291.93	\$335.71	\$369.98	\$425.48	\$404.58	\$465.27
24	\$437.08	\$502.65	\$295.08	\$339.34	\$291.93	\$335.71	\$369.98	\$425.48	\$404.58	\$465.27
25	\$438.82	\$504.65	\$296.25	\$340.69	\$293.08	\$337.05	\$371.45	\$427.17	\$406.19	\$467.12
26	\$447.56	\$514.70	\$302.15	\$347.48	\$298.92	\$343.76	\$378.85	\$435.68	\$414.28	\$476.42
27	\$458.05	\$526.76	\$309.23	\$355.62	\$305.93	\$351.82	\$387.73	\$445.89	\$423.99	\$487.59
28	\$475.10	\$546.36	\$320.74	\$368.85	\$317.31	\$364.91	\$402.16	\$462.49	\$439.77	\$505.73
29	\$489.09	\$562.45	\$330.18	\$379.71	\$326.65	\$375.65	\$414.00	\$476.10	\$452.71	\$520.62
30	\$496.08	\$570.49	\$334.91	\$385.14	\$331.32	\$381.02	\$419.92	\$482.91	\$459.19	\$528.07
31	\$506.57	\$582.55	\$341.99	\$393.29	\$338.33	\$389.08	\$428.80	\$493.12	\$468.90	\$539.23
32	\$517.06	\$594.62	\$349.07	\$401.43	\$345.34	\$397.14	\$437.68	\$503.33	\$478.61	\$550.40
33	\$523.61	\$602.16	\$353.49	\$406.52	\$349.72	\$402.17	\$443.23	\$509.71	\$484.68	\$557.38
34	\$530.61	\$610.20	\$358.22	\$411.95	\$354.39	\$407.54	\$449.15	\$516.52	\$491.15	\$564.82
35	\$534.10	\$614.22	\$360.58	\$414.66	\$356.72	\$410.23	\$452.11	\$519.93	\$494.38	\$568.54
36	\$537.60	\$618.24	\$362.94	\$417.38	\$359.06	\$412.91	\$455.07	\$523.33	\$497.62	\$572.26
37	\$541.10	\$622.26	\$365.30	\$420.09	\$361.39	\$415.60	\$458.03	\$526.73	\$500.86	\$575.99
38	\$544.59	\$626.28	\$367.66	\$422.81	\$363.73	\$418.29	\$460.99	\$530.14	\$504.09	\$579.71
39	\$551.59	\$634.33	\$372.38	\$428.24	\$368.40	\$423.66	\$466.91	\$536.94	\$510.57	\$587.15
40	\$558.58	\$642.37	\$377.10	\$433.67	\$373.07	\$429.03	\$472.83	\$543.75	\$517.04	\$594.60
41	\$569.07	\$654.43	\$384.18	\$441.81	\$380.07	\$437.09	\$481.71	\$553.96	\$526.75	\$605.76
42	\$579.12	\$665.99	\$390.97	\$449.61	\$386.79	\$444.81	\$490.22	\$563.75	\$536.06	\$616.46
43	\$593.11	\$682.08	\$400.41	\$460.47	\$396.13	\$455.55	\$502.06	\$577.36	\$549.00	\$631.35
44	\$610.59	\$702.18	\$412.21	\$474.05	\$407.81	\$468.98	\$516.85	\$594.38	\$565.18	\$649.96
45	\$631.13	\$725.81	\$426.08	\$489.99	\$421.53	\$484.76	\$534.24	\$614.38	\$584.20	\$671.83
46	\$655.61	\$753.95	\$442.61	\$509.00	\$437.87	\$503.55	\$554.96	\$638.21	\$606.86	\$697.88
47	\$683.15	\$785.62	\$461.20	\$530.38	\$456.26	\$524.70	\$578.27	\$665.01	\$632.34	\$727.19
48	\$714.62	\$821.81	\$482.44	\$554.81	\$477.28	\$548.87	\$604.91	\$695.64	\$661.47	\$760.69
49	\$745.65	\$857.50	\$503.39	\$578.90	\$498.01	\$572.71	\$631.18	\$725.85	\$690.20	\$793.73
50	\$780.61	\$897.71	\$527.00	\$606.05	\$521.36	\$599.57	\$660.77	\$759.89	\$722.56	\$830.95
51	\$815.14	\$937.41	\$550.31	\$632.85	\$544.42	\$626.09	\$690.00	\$793.50	\$754.52	\$867.70
52	\$853.17	\$981.14	\$575.98	\$662.38	\$569.82	\$655.29	\$722.19	\$830.52	\$789.72	\$908.18
53	\$891.63	\$1,025.38	\$601.94	\$692.24	\$595.51	\$684.83	\$754.75	\$867.96	\$825.32	\$949.12
54	\$933.15	\$1,073.13	\$629.98	\$724.47	\$623.24	\$716.73	\$789.90	\$908.38	\$863.76	\$993.32
55	\$974.68	\$1,120.88	\$658.01	\$756.71	\$650.97	\$748.62	\$825.04	\$948.80	\$902.19	\$1,037.52
56	\$1,019.69	\$1,172.65	\$688.40	\$791.66	\$681.04	\$783.20	\$863.15	\$992.62	\$943.86	\$1,085.44
57	\$1,065.15	\$1,224.92	\$719.09	\$826.95	\$711.40	\$818.11	\$901.63	\$1,036.87	\$985.94	\$1,133.83
58	\$1,113.66	\$1,280.71	\$751.84	\$864.62	\$743.80	\$855.37	\$942.70	\$1,084.10	\$1,030.85	\$1,185.47
59	\$1,137.70	\$1,308.36	\$768.07	\$883.28	\$759.86	\$873.84	\$963.04	\$1,107.50	\$1,053.10	\$1,211.06
60	\$1,186.22	\$1,364.15	\$800.82	\$920.95	\$792.26	\$911.10	\$1,004.11	\$1,154.73	\$1,098.00	\$1,262.70
61	\$1,228.18	\$1,412.40	\$829.15	\$953.52	\$820.28	\$943.33	\$1,039.63	\$1,195.57	\$1,136.84	\$1,307.37
62	\$1,255.71	\$1,444.07	\$847.74	\$974.90	\$838.67	\$964.48	\$1,062.94	\$1,222.38	\$1,162.33	\$1,336.68
63	\$1,290.24	\$1,483.78	\$871.05	\$1,001.71	\$861.74	\$991.00	\$1,092.17	\$1,255.99	\$1,194.29	\$1,373.44
64+	\$1,311.21	\$1,507.90	\$885.20	\$1,017.98	\$875.74	\$1,007.10	\$1,109.91	\$1,276.40	\$1,213.70	\$1,395.76

HIOS Plan ID (On Exchange)=>	86199PA0040003		86199PA0040004		86199PA0040006		86199PA0040005		86199PA0040002		86199PA0040001	
HIOS Plan ID (Off Exchange)=>	86199PA0040003		86199PA0040004		86199PA0040006		86199PA0040005		86199PA0040002		86199PA0040001	
Plan Marketing Name =>	Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental		Ambetter Balanced Care 203 (2021) + Vision + Adult Dental		Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental		Ambetter Balanced Care 205 (2021) + Vision + Adult Dental		Ambetter Balanced Care 207 (2021) + Vision + Adult Dental		Ambetter Balanced Care 209 (2021) + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$5800 INT		\$6450 INT		\$4800 INT		\$2750 INT		\$0 Med / \$1,500 Rx		\$2995 INT	
Coinsurance =>	0%		35%		0%		35%		50%		30%	
Copays =>			\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs				\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs	
OOP Maximum =>	\$5,800		\$8,200		\$4,800		\$6,500		\$8,200		\$8,400	
Pediatric Dental (Yes/No) =>	No		No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$224.94	\$224.94	\$232.09	\$232.09	\$237.91	\$237.91	\$255.57	\$255.57	\$253.97	\$253.97	\$257.55	\$257.55
15	\$244.94	\$244.94	\$252.72	\$252.72	\$259.05	\$259.05	\$276.54	\$276.29	\$276.54	\$276.54	\$280.45	\$280.45
16	\$252.58	\$252.58	\$260.61	\$260.61	\$267.14	\$267.14	\$286.97	\$286.97	\$285.18	\$285.18	\$289.20	\$289.20
17	\$260.23	\$260.23	\$268.49	\$268.49	\$275.22	\$275.22	\$295.66	\$295.66	\$293.81	\$293.81	\$297.95	\$297.95
18	\$268.46	\$268.46	\$276.99	\$276.99	\$283.93	\$283.93	\$305.01	\$305.01	\$303.10	\$303.10	\$307.38	\$307.38
19	\$276.69	\$276.69	\$285.48	\$285.48	\$292.64	\$292.64	\$314.37	\$314.37	\$312.40	\$312.40	\$316.81	\$316.81
20	\$285.22	\$285.22	\$294.28	\$294.28	\$301.66	\$301.66	\$324.05	\$324.05	\$322.03	\$322.03	\$326.57	\$326.57
21	\$294.05	\$338.16	\$303.39	\$348.90	\$311.00	\$357.65	\$334.09	\$384.20	\$332.00	\$381.79	\$336.68	\$387.18
22	\$294.05	\$338.16	\$303.39	\$348.90	\$311.00	\$357.65	\$334.09	\$384.20	\$332.00	\$381.79	\$336.68	\$387.18
23	\$294.05	\$338.16	\$303.39	\$348.90	\$311.00	\$357.65	\$334.09	\$384.20	\$332.00	\$381.79	\$336.68	\$387.18
24	\$294.05	\$338.16	\$303.39	\$348.90	\$311.00	\$357.65	\$334.09	\$384.20	\$332.00	\$381.79	\$336.68	\$387.18
25	\$295.22	\$339.50	\$304.60	\$350.29	\$312.23	\$359.07	\$335.41	\$385.72	\$333.31	\$383.31	\$338.02	\$388.72
26	\$301.10	\$346.26	\$310.66	\$357.26	\$318.45	\$366.22	\$342.09	\$393.41	\$339.95	\$390.95	\$344.75	\$396.46
27	\$308.16	\$354.38	\$317.94	\$365.64	\$325.92	\$374.80	\$350.11	\$402.63	\$347.92	\$400.11	\$352.83	\$405.75
28	\$319.62	\$367.57	\$329.78	\$379.24	\$338.04	\$388.75	\$363.14	\$417.61	\$360.87	\$415.00	\$365.96	\$420.85
29	\$329.03	\$378.39	\$339.48	\$390.41	\$348.00	\$400.19	\$373.83	\$429.91	\$371.49	\$427.22	\$376.73	\$433.24
30	\$333.74	\$383.80	\$344.34	\$395.99	\$352.97	\$405.92	\$379.18	\$436.05	\$376.80	\$433.32	\$382.12	\$439.44
31	\$340.79	\$391.91	\$351.62	\$404.36	\$360.44	\$414.50	\$387.19	\$445.27	\$384.77	\$442.49	\$390.20	\$448.73
32	\$347.85	\$400.03	\$358.90	\$412.74	\$367.90	\$423.08	\$395.21	\$454.49	\$392.74	\$451.65	\$398.28	\$458.02
33	\$352.26	\$405.10	\$363.45	\$417.97	\$372.56	\$428.45	\$400.22	\$460.26	\$397.72	\$457.38	\$403.33	\$463.83
34	\$356.97	\$410.51	\$368.31	\$423.55	\$377.54	\$434.17	\$405.57	\$466.40	\$403.03	\$463.49	\$408.72	\$470.02
35	\$359.32	\$413.22	\$370.73	\$426.34	\$380.03	\$437.03	\$408.24	\$469.48	\$405.69	\$466.54	\$411.41	\$473.12
36	\$361.67	\$415.92	\$373.16	\$429.13	\$382.52	\$439.89	\$410.91	\$472.55	\$408.34	\$469.59	\$414.10	\$476.22
37	\$364.02	\$418.63	\$375.59	\$431.93	\$385.00	\$442.75	\$413.59	\$475.62	\$411.00	\$472.65	\$416.80	\$479.32
38	\$366.38	\$421.33	\$378.01	\$434.72	\$387.49	\$445.61	\$416.26	\$478.70	\$413.65	\$475.70	\$419.49	\$482.41
39	\$371.08	\$426.74	\$382.87	\$440.30	\$392.47	\$451.34	\$421.60	\$484.84	\$418.97	\$481.81	\$424.88	\$488.61
40	\$375.79	\$432.15	\$387.72	\$445.88	\$397.44	\$457.06	\$426.95	\$490.99	\$424.28	\$487.92	\$430.26	\$494.80
41	\$382.84	\$440.27	\$395.00	\$454.25	\$404.91	\$465.64	\$434.97	\$500.21	\$432.25	\$497.08	\$438.34	\$504.09
42	\$389.61	\$448.05	\$401.98	\$462.28	\$412.06	\$473.87	\$442.65	\$509.05	\$439.88	\$505.86	\$446.09	\$513.00
43	\$399.02	\$458.87	\$411.69	\$473.44	\$422.01	\$485.31	\$453.34	\$521.34	\$450.51	\$518.08	\$456.86	\$525.39
44	\$410.78	\$472.39	\$423.83	\$487.40	\$434.45	\$499.62	\$466.70	\$536.71	\$463.78	\$533.35	\$470.33	\$540.88
45	\$424.60	\$488.29	\$438.08	\$503.80	\$449.07	\$516.43	\$482.41	\$554.77	\$479.39	\$551.30	\$486.15	\$559.07
46	\$441.06	\$507.22	\$455.07	\$523.33	\$466.48	\$536.45	\$501.11	\$576.28	\$497.98	\$572.68	\$505.00	\$580.75
47	\$459.59	\$528.53	\$474.19	\$545.31	\$486.07	\$558.99	\$522.16	\$600.48	\$518.89	\$596.73	\$526.21	\$605.15
48	\$480.76	\$552.87	\$496.03	\$570.43	\$508.47	\$584.74	\$546.21	\$628.15	\$542.80	\$624.22	\$550.45	\$633.02
49	\$501.64	\$576.88	\$517.57	\$595.21	\$530.55	\$610.13	\$569.93	\$655.42	\$566.37	\$651.32	\$574.36	\$660.51
50	\$525.16	\$603.93	\$541.84	\$623.12	\$555.42	\$638.74	\$596.66	\$686.16	\$592.93	\$681.87	\$601.29	\$691.48
51	\$548.39	\$630.65	\$565.81	\$650.68	\$579.99	\$666.99	\$623.05	\$716.51	\$619.15	\$712.03	\$627.89	\$722.07
52	\$573.97	\$660.07	\$592.20	\$681.03	\$607.05	\$698.11	\$652.12	\$749.93	\$648.04	\$745.24	\$657.18	\$755.75
53	\$599.85	\$689.82	\$618.90	\$711.73	\$634.42	\$729.58	\$681.51	\$783.74	\$677.25	\$778.84	\$686.80	\$789.82
54	\$627.78	\$721.95	\$647.72	\$744.88	\$663.96	\$763.55	\$713.25	\$820.24	\$708.79	\$815.11	\$718.79	\$826.61
55	\$655.71	\$754.07	\$676.54	\$778.02	\$693.50	\$797.53	\$744.99	\$856.74	\$740.33	\$851.38	\$750.77	\$863.39
56	\$686.00	\$788.90	\$707.79	\$813.96	\$725.54	\$834.37	\$779.40	\$896.31	\$774.52	\$890.70	\$785.45	\$903.27
57	\$716.58	\$824.07	\$739.34	\$850.24	\$757.88	\$871.56	\$814.14	\$936.26	\$809.05	\$930.41	\$820.46	\$943.53
58	\$749.22	\$861.60	\$773.02	\$888.97	\$792.40	\$911.26	\$851.23	\$978.91	\$845.90	\$972.79	\$857.83	\$986.51
59	\$765.39	\$880.20	\$789.70	\$908.16	\$809.50	\$930.93	\$869.60	\$1,000.04	\$864.16	\$993.78	\$876.35	\$1,007.80
60	\$798.03	\$917.74	\$823.38	\$946.89	\$844.02	\$970.62	\$906.68	\$1,042.68	\$901.01	\$1,036.16	\$913.72	\$1,050.78
61	\$826.26	\$950.20	\$852.50	\$980.38	\$873.88	\$1,004.96	\$938.75	\$1,079.57	\$932.88	\$1,072.81	\$946.04	\$1,087.95
62	\$844.78	\$971.50	\$871.62	\$1,002.36	\$893.47	\$1,027.49	\$959.80	\$1,103.77	\$953.80	\$1,096.87	\$967.25	\$1,112.34
63	\$868.01	\$998.21	\$895.58	\$1,029.92	\$918.04	\$1,055.74	\$986.19	\$1,134.12	\$980.02	\$1,127.03	\$993.85	\$1,142.92
64+	\$882.12	\$1,014.44	\$910.14	\$1,046.66	\$932.95	\$1,072.90	\$1,002.22	\$1,152.55	\$995.95	\$1,145.34	\$1,010.00	\$1,161.00

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

HIOS Plan ID (On Exchange)=>	86199PA0010025	86199PA0010026	86199PA0010004	86199PA0010012	86199PA0010027	86199PA0010008	86199PA0010009	
HIOS Plan ID (Off Exchange)=>	86199PA0010025	86199PA0010026	86199PA0010004	86199PA0010012	86199PA0010027	86199PA0010008	86199PA0010009	
Plan Marketing Name =>	Ambetter Secure Care 5 (2021)	Ambetter Secure Care 15 (2021)	Ambetter Balanced Care 11 (2021)	Ambetter Balanced Care 12 (2021)	Ambetter Balanced Care 24 (2021)	Ambetter Balanced Care 25 HSA (2021)	Ambetter Balanced Care 26 (2021)	
Form # =>	86199	86199	86199	86199	86199	86199	86199	
Rating Area =>	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver	Silver	
Deductible =>	\$1450 INT	\$1150 INT	\$6000 INT	\$6500 INT	\$7450 INT	\$4800 INT	\$5450 INT	
Coinsurance =>	20%	20%	40%	40%	0%	0%	30%	
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	\$6,300	\$4,450	\$8,500	\$8,400	\$7,450	\$4,800	\$8,100	
Pediatric Dental (Yes/No) =>	No	No	No	No	No	No	No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$268.02	\$268.02	\$274.79	\$274.79	\$273.00	\$273.00	\$268.98	\$268.98
15	\$291.84	\$291.84	\$299.22	\$299.22	\$297.26	\$297.26	\$292.89	\$292.89
16	\$300.95	\$300.95	\$308.56	\$308.56	\$306.54	\$306.54	\$302.03	\$302.03
17	\$310.06	\$310.06	\$317.90	\$317.90	\$315.82	\$315.82	\$311.17	\$311.17
18	\$319.87	\$319.87	\$327.96	\$327.96	\$325.81	\$325.81	\$321.02	\$321.02
19	\$329.68	\$329.68	\$338.02	\$338.02	\$335.80	\$335.80	\$330.86	\$330.86
20	\$339.84	\$339.84	\$348.43	\$348.43	\$346.15	\$346.15	\$341.06	\$341.06
21	\$350.36	\$402.92	\$359.22	\$413.10	\$356.87	\$410.39	\$351.62	\$404.36
22	\$350.36	\$402.92	\$359.22	\$413.10	\$356.87	\$410.39	\$351.62	\$404.36
23	\$350.36	\$402.92	\$359.22	\$413.10	\$356.87	\$410.39	\$351.62	\$404.36
24	\$350.36	\$402.92	\$359.22	\$413.10	\$356.87	\$410.39	\$351.62	\$404.36
25	\$351.76	\$404.52	\$360.65	\$414.74	\$358.28	\$412.03	\$353.02	\$405.97
26	\$358.76	\$412.58	\$367.83	\$423.00	\$365.42	\$420.23	\$360.05	\$414.05
27	\$367.17	\$422.25	\$376.45	\$432.92	\$373.99	\$430.08	\$368.49	\$423.76
28	\$380.83	\$437.96	\$390.46	\$449.03	\$387.90	\$446.09	\$382.20	\$439.53
29	\$392.05	\$450.85	\$401.95	\$462.25	\$399.32	\$459.22	\$393.45	\$452.47
30	\$397.65	\$457.30	\$407.70	\$468.86	\$405.03	\$465.79	\$399.08	\$458.94
31	\$406.06	\$466.97	\$416.32	\$478.77	\$413.60	\$475.64	\$407.51	\$468.64
32	\$414.47	\$476.64	\$424.94	\$488.69	\$422.16	\$485.49	\$415.95	\$478.35
33	\$419.72	\$482.68	\$430.33	\$494.88	\$427.51	\$491.64	\$421.23	\$484.41
34	\$425.33	\$489.13	\$436.08	\$501.49	\$433.22	\$498.21	\$426.85	\$490.88
35	\$428.13	\$492.35	\$438.95	\$504.80	\$436.08	\$501.49	\$429.67	\$494.12
36	\$430.94	\$495.58	\$441.83	\$508.10	\$438.93	\$504.77	\$432.48	\$497.35
37	\$433.74	\$498.80	\$444.70	\$511.41	\$441.79	\$508.06	\$435.29	\$500.59
38	\$436.54	\$502.02	\$447.57	\$514.71	\$444.64	\$511.34	\$438.10	\$503.82
39	\$442.15	\$508.47	\$453.32	\$521.32	\$450.35	\$517.91	\$443.73	\$510.29
40	\$447.75	\$514.91	\$459.07	\$527.93	\$456.06	\$524.47	\$449.36	\$516.76
41	\$456.16	\$524.58	\$467.69	\$537.84	\$464.63	\$534.32	\$457.79	\$526.46
42	\$464.22	\$533.85	\$475.95	\$547.34	\$472.83	\$543.76	\$465.88	\$535.76
43	\$475.43	\$546.74	\$487.45	\$560.56	\$484.25	\$556.89	\$477.13	\$548.70
44	\$489.44	\$562.86	\$501.81	\$577.09	\$498.53	\$573.31	\$491.20	\$564.88
45	\$505.91	\$581.80	\$518.70	\$596.50	\$515.30	\$592.60	\$507.72	\$583.88
46	\$525.53	\$604.36	\$538.81	\$619.63	\$535.28	\$615.58	\$527.41	\$606.53
47	\$547.60	\$629.74	\$561.44	\$645.66	\$557.77	\$641.43	\$549.56	\$632.00
48	\$572.83	\$658.75	\$587.31	\$675.40	\$583.46	\$670.98	\$574.88	\$661.11
49	\$597.70	\$687.36	\$612.81	\$704.73	\$608.80	\$700.12	\$599.84	\$689.82
50	\$625.73	\$719.59	\$641.55	\$737.78	\$637.35	\$732.95	\$627.97	\$722.17
51	\$653.41	\$751.42	\$669.92	\$770.41	\$665.54	\$765.37	\$655.75	\$754.11
52	\$683.89	\$786.47	\$701.18	\$806.35	\$696.58	\$801.07	\$686.34	\$789.29
53	\$714.72	\$821.93	\$732.79	\$842.70	\$727.99	\$837.19	\$717.28	\$824.87
54	\$748.01	\$860.21	\$766.91	\$881.95	\$761.89	\$876.17	\$750.68	\$863.29
55	\$781.29	\$898.48	\$801.04	\$921.19	\$795.79	\$915.16	\$784.09	\$901.70
56	\$817.38	\$939.98	\$838.03	\$963.74	\$832.55	\$957.43	\$820.30	\$943.35
57	\$853.81	\$981.88	\$875.39	\$1,006.70	\$869.66	\$1,000.11	\$856.87	\$985.40
58	\$892.70	\$1,026.61	\$915.26	\$1,052.55	\$909.27	\$1,045.66	\$895.90	\$1,030.28
59	\$911.97	\$1,048.77	\$935.02	\$1,075.27	\$928.90	\$1,068.23	\$915.24	\$1,052.52
60	\$950.86	\$1,093.49	\$974.89	\$1,121.13	\$968.51	\$1,113.78	\$954.27	\$1,097.41
61	\$984.49	\$1,132.17	\$1,009.38	\$1,160.78	\$1,002.77	\$1,153.18	\$988.02	\$1,136.22
62	\$1,006.57	\$1,157.55	\$1,032.01	\$1,186.81	\$1,025.25	\$1,179.04	\$1,010.17	\$1,161.70
63	\$1,034.24	\$1,189.38	\$1,060.38	\$1,219.44	\$1,053.44	\$1,211.46	\$1,037.95	\$1,193.64
64+	\$1,051.05	\$1,208.71	\$1,077.62	\$1,239.26	\$1,070.56	\$1,231.14	\$1,054.82	\$1,213.04

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

HIOS Plan ID (On Exchange)=>	86199PA0010010	86199PA0010022	86199PA0010006	86199PA0030007	86199PA0030008					
HIOS Plan ID (Off Exchange)=>	86199PA0010010	86199PA0010022	86199PA0010006	86199PA0030007	86199PA0030008					
Plan Marketing Name =>	Ambetter Balanced Care 28 (2021)	Ambetter Essential Care 2 HSA (2021)	Ambetter Essential Care 10 (2021)	Ambetter Secure Care 201 HSA (2021)	Ambetter Secure Care 202 (2021)					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Silver	Bronze	Bronze	Gold	Gold					
Deductible =>	\$0 Med / \$1,500 Rx	\$6900 INT	\$7200 INT	\$3200 INT	\$1150 INT					
Coinsurance =>	50%	0%	50%	0%	20%					
Copays =>	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs					
OOP Maximum =>	\$8,200	\$6,900	\$8,400	\$3,200	\$4,450					
Pediatric Dental (Yes/No) =>	No	No	No	No	No					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$296.87	\$296.87	\$200.42	\$200.42	\$198.28	\$198.28	\$251.30	\$251.30	\$274.79	\$274.79
15	\$323.26	\$323.26	\$218.23	\$218.23	\$215.90	\$215.90	\$273.63	\$273.63	\$299.22	\$299.22
16	\$333.35	\$333.35	\$225.05	\$225.05	\$222.64	\$222.64	\$282.17	\$282.17	\$308.56	\$308.56
17	\$343.44	\$343.44	\$231.86	\$231.86	\$229.38	\$229.38	\$290.72	\$290.72	\$317.90	\$317.90
18	\$354.31	\$354.31	\$239.19	\$239.19	\$236.64	\$236.64	\$299.91	\$299.91	\$327.96	\$327.96
19	\$365.17	\$365.17	\$246.53	\$246.53	\$243.89	\$243.89	\$309.11	\$309.11	\$338.02	\$338.02
20	\$376.43	\$376.43	\$254.13	\$254.13	\$251.41	\$251.41	\$318.64	\$318.64	\$348.43	\$348.43
21	\$388.08	\$446.29	\$262.00	\$301.29	\$259.20	\$298.07	\$328.50	\$377.78	\$359.22	\$413.10
22	\$388.08	\$446.29	\$262.00	\$301.29	\$259.20	\$298.07	\$328.50	\$377.78	\$359.22	\$413.10
23	\$388.08	\$446.29	\$262.00	\$301.29	\$259.20	\$298.07	\$328.50	\$377.78	\$359.22	\$413.10
24	\$388.08	\$446.29	\$262.00	\$301.29	\$259.20	\$298.07	\$328.50	\$377.78	\$359.22	\$413.10
25	\$389.62	\$448.06	\$263.03	\$302.49	\$260.22	\$299.26	\$329.81	\$379.28	\$360.65	\$414.74
26	\$397.38	\$456.99	\$268.27	\$308.52	\$265.41	\$305.22	\$336.38	\$386.83	\$367.83	\$423.00
27	\$406.70	\$467.70	\$274.56	\$315.75	\$271.63	\$312.37	\$344.26	\$395.90	\$376.45	\$432.92
28	\$421.83	\$485.10	\$284.78	\$327.50	\$281.73	\$323.99	\$357.07	\$410.63	\$390.46	\$449.03
29	\$434.25	\$499.39	\$293.16	\$337.14	\$290.03	\$333.53	\$367.58	\$422.72	\$401.95	\$462.25
30	\$440.46	\$506.53	\$297.35	\$341.96	\$294.18	\$338.30	\$372.84	\$428.76	\$407.70	\$468.86
31	\$449.77	\$517.24	\$303.64	\$349.19	\$300.40	\$345.46	\$380.72	\$437.83	\$416.32	\$478.77
32	\$459.08	\$527.95	\$309.93	\$356.42	\$306.62	\$352.61	\$388.61	\$446.90	\$424.94	\$488.69
33	\$464.91	\$534.64	\$313.86	\$360.94	\$310.50	\$357.08	\$393.53	\$452.56	\$430.33	\$494.88
34	\$471.11	\$541.78	\$318.05	\$365.76	\$314.65	\$361.85	\$398.79	\$458.61	\$436.08	\$501.49
35	\$474.22	\$545.35	\$320.15	\$368.17	\$316.72	\$364.23	\$401.42	\$461.63	\$438.95	\$504.80
36	\$477.32	\$548.92	\$322.24	\$370.58	\$318.80	\$366.62	\$404.05	\$464.65	\$441.83	\$508.10
37	\$480.43	\$552.49	\$324.34	\$372.99	\$320.87	\$369.00	\$406.67	\$467.67	\$444.70	\$511.41
38	\$483.53	\$556.06	\$326.44	\$375.40	\$322.94	\$371.39	\$409.30	\$470.70	\$447.57	\$514.71
39	\$489.74	\$563.20	\$330.63	\$380.22	\$327.09	\$376.16	\$414.56	\$476.74	\$453.32	\$521.32
40	\$495.95	\$570.34	\$334.82	\$385.04	\$331.24	\$380.92	\$419.81	\$482.78	\$459.07	\$527.93
41	\$505.26	\$581.05	\$341.11	\$392.27	\$337.46	\$388.08	\$427.70	\$491.85	\$467.69	\$537.84
42	\$514.19	\$591.32	\$347.13	\$399.20	\$343.42	\$394.93	\$435.25	\$500.54	\$475.95	\$547.34
43	\$526.61	\$605.60	\$355.52	\$408.84	\$351.71	\$404.47	\$445.76	\$512.63	\$487.45	\$560.56
44	\$542.13	\$623.45	\$366.00	\$420.89	\$362.08	\$416.39	\$458.90	\$527.74	\$501.81	\$577.09
45	\$560.37	\$644.43	\$378.31	\$435.06	\$374.26	\$430.40	\$474.34	\$545.49	\$518.70	\$596.50
46	\$582.10	\$669.42	\$392.98	\$451.93	\$388.78	\$447.09	\$492.74	\$566.65	\$538.81	\$619.63
47	\$606.55	\$697.53	\$409.49	\$470.91	\$405.11	\$465.87	\$513.43	\$590.45	\$561.44	\$645.66
48	\$634.49	\$729.66	\$428.35	\$492.60	\$423.77	\$487.33	\$537.08	\$617.65	\$587.31	\$675.40
49	\$662.04	\$761.35	\$446.95	\$513.99	\$442.17	\$508.50	\$560.41	\$644.47	\$612.81	\$704.73
50	\$693.09	\$797.05	\$467.91	\$538.09	\$462.90	\$532.34	\$586.69	\$674.69	\$641.55	\$737.78
51	\$723.75	\$832.31	\$488.61	\$561.90	\$483.38	\$555.89	\$612.64	\$704.53	\$669.92	\$770.41
52	\$757.51	\$871.13	\$511.40	\$588.11	\$505.93	\$581.82	\$641.22	\$737.40	\$701.18	\$806.35
53	\$791.66	\$910.41	\$534.45	\$614.62	\$528.74	\$608.05	\$670.12	\$770.64	\$732.79	\$842.70
54	\$828.52	\$952.80	\$559.34	\$643.24	\$553.36	\$636.36	\$701.33	\$806.53	\$766.91	\$881.95
55	\$865.39	\$995.20	\$584.23	\$671.86	\$577.98	\$664.68	\$732.54	\$842.42	\$801.04	\$921.19
56	\$905.36	\$1,041.17	\$611.21	\$702.90	\$604.68	\$695.38	\$766.37	\$881.33	\$838.03	\$963.74
57	\$945.72	\$1,087.58	\$638.46	\$734.23	\$631.63	\$726.38	\$800.54	\$920.62	\$875.39	\$1,006.70
58	\$988.80	\$1,137.12	\$667.54	\$767.67	\$660.40	\$759.46	\$837.00	\$962.55	\$915.26	\$1,052.55
59	\$1,010.14	\$1,161.66	\$681.95	\$784.24	\$674.66	\$775.86	\$855.06	\$983.32	\$935.02	\$1,075.27
60	\$1,053.22	\$1,211.20	\$711.03	\$817.69	\$703.43	\$808.94	\$891.53	\$1,025.26	\$974.89	\$1,121.13
61	\$1,090.47	\$1,254.04	\$736.18	\$846.61	\$728.31	\$837.56	\$923.06	\$1,061.52	\$1,009.38	\$1,160.78
62	\$1,114.92	\$1,282.16	\$752.69	\$865.59	\$744.64	\$856.34	\$943.76	\$1,085.32	\$1,032.01	\$1,186.81
63	\$1,145.58	\$1,317.41	\$773.38	\$889.39	\$765.12	\$879.88	\$969.71	\$1,115.16	\$1,060.38	\$1,219.44
64+	\$1,164.19	\$1,338.82	\$785.95	\$903.84	\$777.55	\$894.18	\$985.47	\$1,133.29	\$1,077.62	\$1,239.26

HIOS Plan ID (On Exchange)=> HIOS Plan ID (Off Exchange)=>	86199PA0030003 86199PA0030003	86199PA0030004 86199PA0030004	86199PA0030006 86199PA0030006	86199PA0030005 86199PA0030005	86199PA0030002 86199PA0030002	86199PA0030001 86199PA0030001
Plan Marketing Name =>	Ambetter Balanced Care 201 HSA (2021)	Ambetter Balanced Care 203 (2021)	Ambetter Balanced Care 204 HSA (2021)	Ambetter Balanced Care 205 (2021)	Ambetter Balanced Care 207 (2021)	Ambetter Balanced Care 209 (2021)
Form # =>	86199	86199	86199	86199	86199	86199
Rating Area =>	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$5800 INT	\$6450 INT	\$4800 INT	\$2750 INT	\$0 Med / \$1,500 Rx	\$2995 INT
Coinsurance =>	0%	35%	0%	35%	50%	30%
Copays =>		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs
OOP Maximum =>	\$5,800	\$8,200	\$4,800	\$6,500	\$8,200	\$8,400
Pediatric Dental (Yes/No) =>	No	No	No	No	No	No
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$199.72	\$199.72	\$206.07	\$206.07	\$225.49	\$225.49
15	\$217.47	\$217.47	\$224.38	\$224.38	\$245.54	\$245.54
16	\$224.26	\$224.26	\$231.39	\$231.39	\$253.20	\$253.20
17	\$231.05	\$231.05	\$238.39	\$238.39	\$260.87	\$260.87
18	\$238.36	\$238.36	\$245.93	\$245.93	\$269.12	\$269.12
19	\$245.67	\$245.67	\$253.47	\$253.47	\$277.37	\$277.37
20	\$253.24	\$253.24	\$261.29	\$261.29	\$285.92	\$285.92
21	\$261.08	\$300.24	\$269.38	\$309.78	\$294.77	\$338.99
22	\$261.08	\$300.24	\$269.38	\$309.78	\$294.77	\$338.99
23	\$261.08	\$300.24	\$269.38	\$309.78	\$294.77	\$338.99
24	\$261.08	\$300.24	\$269.38	\$309.78	\$294.77	\$338.99
25	\$262.12	\$301.44	\$270.44	\$311.01	\$295.94	\$340.33
26	\$267.34	\$307.44	\$275.83	\$317.21	\$301.84	\$347.11
27	\$273.60	\$314.65	\$282.30	\$324.64	\$308.91	\$355.25
28	\$283.79	\$326.35	\$292.80	\$336.72	\$310.86	\$363.47
29	\$292.14	\$335.96	\$301.42	\$346.63	\$317.92	\$371.32
30	\$296.32	\$340.77	\$305.73	\$351.59	\$322.42	\$376.79
31	\$302.58	\$347.97	\$312.20	\$359.02	\$327.33	\$381.66
32	\$308.85	\$355.18	\$318.66	\$366.46	\$332.03	\$386.53
33	\$312.77	\$359.68	\$322.70	\$371.11	\$336.95	\$391.41
34	\$316.94	\$364.48	\$327.01	\$376.06	\$341.86	\$396.29
35	\$319.03	\$366.89	\$329.17	\$378.54	\$346.84	\$401.27
36	\$321.12	\$369.29	\$331.32	\$381.02	\$351.82	\$406.25
37	\$323.21	\$371.69	\$333.48	\$383.50	\$356.80	\$411.23
38	\$325.30	\$374.09	\$335.63	\$385.97	\$361.79	\$416.21
39	\$329.47	\$378.90	\$339.94	\$390.93	\$366.78	\$421.19
40	\$333.65	\$383.70	\$344.25	\$395.89	\$371.76	\$426.17
41	\$339.92	\$390.91	\$350.71	\$403.32	\$376.71	\$431.15
42	\$345.92	\$397.81	\$356.91	\$410.45	\$381.66	\$436.13
43	\$354.28	\$407.42	\$365.53	\$420.36	\$386.61	\$441.11
44	\$364.72	\$419.43	\$376.30	\$432.75	\$391.56	\$446.09
45	\$376.99	\$433.54	\$388.96	\$447.31	\$396.51	\$451.07
46	\$391.61	\$450.35	\$404.05	\$464.66	\$401.46	\$456.05
47	\$408.06	\$469.27	\$421.02	\$484.17	\$406.41	\$461.03
48	\$426.85	\$490.88	\$440.41	\$506.48	\$411.36	\$466.01
49	\$445.39	\$512.20	\$459.54	\$528.47	\$416.31	\$471.00
50	\$466.28	\$536.22	\$481.09	\$553.25	\$421.26	\$476.00
51	\$486.90	\$559.94	\$502.37	\$577.72	\$426.21	\$481.00
52	\$509.62	\$586.06	\$525.80	\$604.67	\$431.16	\$486.00
53	\$532.59	\$612.48	\$549.51	\$631.93	\$436.11	\$491.00
54	\$557.39	\$641.00	\$575.10	\$661.36	\$441.06	\$496.00
55	\$582.19	\$669.52	\$600.69	\$690.79	\$446.01	\$501.00
56	\$609.08	\$700.45	\$628.43	\$722.70	\$450.96	\$506.00
57	\$636.24	\$731.67	\$656.45	\$754.91	\$455.91	\$511.00
58	\$665.21	\$765.00	\$686.34	\$789.30	\$460.86	\$516.00
59	\$679.57	\$781.51	\$701.16	\$806.33	\$465.81	\$521.00
60	\$708.55	\$814.84	\$731.06	\$840.72	\$470.76	\$526.00
61	\$733.62	\$843.66	\$756.92	\$870.46	\$475.71	\$531.00
62	\$750.06	\$862.57	\$773.89	\$889.97	\$480.66	\$536.00
63	\$770.69	\$886.29	\$795.17	\$914.44	\$485.61	\$541.00
64+	\$783.21	\$900.69	\$808.09	\$929.30	\$490.56	\$546.00

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

HIOS Plan ID (On Exchange)=>	86199PA0020010	86199PA0020022	86199PA0020006	86199PA0040007	86199PA0040008					
HIOS Plan ID (Off Exchange)=>	86199PA0020010	86199PA0020022	86199PA0020006	86199PA0040007	86199PA0040008					
Plan Marketing Name =>	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental	Ambetter Essential Care 10 (2021) + Vision + Adult Dental	Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental	Ambetter Secure Care 202 (2021) + Vision + Adult Dental					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Silver	Bronze	Bronze	Gold	Gold					
Deductible =>	\$0 Med / \$1,500 Rx	\$6900 INT	\$7200 INT	\$3200 INT	\$1150 INT					
Coinsurance =>	50%	0%	50%	0%	20%					
Copays =>	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs					
OOP Maximum =>	\$8,200	\$6,900	\$8,400	\$3,200	\$4,450					
Pediatric Dental (Yes/No) =>	No	No	No	No	No					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$314.84	\$314.84	\$212.55	\$212.55	\$210.28	\$210.28	\$266.51	\$266.51	\$291.43	\$291.43
15	\$342.83	\$342.83	\$231.45	\$231.45	\$228.97	\$228.97	\$290.20	\$290.20	\$317.33	\$317.33
16	\$353.53	\$353.53	\$238.67	\$238.67	\$236.12	\$236.12	\$299.26	\$299.26	\$327.24	\$327.24
17	\$364.23	\$364.23	\$245.89	\$245.89	\$243.26	\$243.26	\$308.31	\$308.31	\$337.14	\$337.14
18	\$375.75	\$375.75	\$253.67	\$253.67	\$250.96	\$250.96	\$318.07	\$318.07	\$347.81	\$347.81
19	\$387.28	\$387.28	\$261.45	\$261.45	\$258.66	\$258.66	\$327.82	\$327.82	\$358.48	\$358.48
20	\$399.21	\$399.21	\$269.51	\$269.51	\$266.63	\$266.63	\$337.93	\$337.93	\$369.52	\$369.52
21	\$411.57	\$473.30	\$277.86	\$319.53	\$274.88	\$316.12	\$348.39	\$400.64	\$380.96	\$438.11
22	\$411.57	\$473.30	\$277.86	\$319.53	\$274.88	\$316.12	\$348.39	\$400.64	\$380.96	\$438.11
23	\$411.57	\$473.30	\$277.86	\$319.53	\$274.88	\$316.12	\$348.39	\$400.64	\$380.96	\$438.11
24	\$411.57	\$473.30	\$277.86	\$319.53	\$274.88	\$316.12	\$348.39	\$400.64	\$380.96	\$438.11
25	\$413.21	\$475.19	\$278.96	\$320.80	\$275.97	\$317.37	\$349.77	\$402.24	\$382.48	\$439.85
26	\$421.44	\$484.65	\$284.51	\$327.19	\$281.47	\$323.69	\$356.74	\$410.25	\$390.10	\$448.61
27	\$431.31	\$496.01	\$291.18	\$334.86	\$288.07	\$331.28	\$365.10	\$419.86	\$399.24	\$459.12
28	\$447.36	\$514.47	\$302.02	\$347.32	\$298.79	\$343.61	\$378.69	\$435.49	\$414.10	\$476.21
29	\$460.53	\$529.61	\$310.91	\$357.55	\$307.58	\$353.72	\$389.83	\$448.31	\$426.29	\$490.23
30	\$467.12	\$537.19	\$315.35	\$362.66	\$311.98	\$358.78	\$395.41	\$454.72	\$432.38	\$497.24
31	\$477.00	\$548.55	\$322.02	\$370.33	\$318.58	\$366.37	\$403.77	\$464.33	\$441.52	\$507.75
32	\$486.87	\$559.91	\$328.69	\$378.00	\$325.18	\$373.95	\$412.13	\$473.95	\$450.67	\$518.27
33	\$493.05	\$567.00	\$332.86	\$382.79	\$329.30	\$378.69	\$417.36	\$479.96	\$456.38	\$524.84
34	\$499.63	\$574.58	\$337.30	\$387.90	\$333.70	\$383.75	\$422.93	\$486.37	\$462.48	\$531.85
35	\$502.93	\$578.36	\$339.53	\$390.46	\$335.90	\$386.28	\$425.72	\$489.57	\$465.52	\$535.35
36	\$506.22	\$582.15	\$341.75	\$393.01	\$338.10	\$388.81	\$428.50	\$492.78	\$468.57	\$538.86
37	\$509.51	\$585.94	\$343.97	\$395.57	\$340.29	\$391.34	\$431.29	\$495.98	\$471.62	\$542.36
38	\$512.80	\$589.72	\$346.20	\$398.13	\$342.49	\$393.87	\$434.08	\$499.19	\$474.67	\$545.87
39	\$519.39	\$597.30	\$350.64	\$403.24	\$346.89	\$398.93	\$439.65	\$505.60	\$480.76	\$552.88
40	\$525.97	\$604.87	\$355.09	\$408.35	\$351.29	\$403.98	\$445.23	\$512.01	\$486.86	\$559.89
41	\$535.85	\$616.23	\$361.76	\$416.02	\$357.89	\$411.57	\$453.59	\$521.62	\$496.00	\$570.40
42	\$545.32	\$627.11	\$368.15	\$423.37	\$364.21	\$418.84	\$461.60	\$530.84	\$504.76	\$580.48
43	\$558.49	\$642.26	\$377.04	\$433.59	\$373.01	\$428.96	\$472.75	\$543.66	\$516.95	\$594.50
44	\$574.95	\$661.19	\$388.15	\$446.37	\$384.00	\$441.60	\$486.68	\$559.68	\$532.19	\$612.02
45	\$594.29	\$683.44	\$401.21	\$461.39	\$396.92	\$456.46	\$503.06	\$578.51	\$550.10	\$632.61
46	\$617.34	\$709.94	\$416.77	\$479.28	\$412.31	\$474.16	\$522.57	\$600.95	\$571.43	\$657.14
47	\$643.27	\$739.76	\$434.27	\$499.41	\$429.63	\$494.07	\$544.51	\$626.19	\$595.43	\$684.74
48	\$672.90	\$773.83	\$454.28	\$522.42	\$449.42	\$516.83	\$569.60	\$655.04	\$622.86	\$716.29
49	\$702.12	\$807.44	\$474.00	\$545.11	\$468.94	\$539.28	\$594.33	\$683.48	\$649.91	\$747.39
50	\$735.04	\$845.30	\$496.23	\$570.67	\$490.93	\$564.57	\$622.20	\$715.53	\$680.38	\$782.44
51	\$767.56	\$882.69	\$518.18	\$595.91	\$512.64	\$589.54	\$649.72	\$747.18	\$710.48	\$817.05
52	\$803.36	\$923.87	\$542.35	\$623.71	\$536.56	\$617.04	\$680.03	\$782.04	\$743.62	\$855.16
53	\$839.58	\$965.52	\$566.81	\$651.83	\$560.74	\$644.86	\$710.69	\$817.29	\$777.14	\$893.72
54	\$878.68	\$1,010.48	\$593.20	\$682.18	\$586.86	\$674.89	\$743.78	\$855.35	\$813.33	\$935.33
55	\$917.78	\$1,055.44	\$619.60	\$712.54	\$612.97	\$704.92	\$776.88	\$893.41	\$849.52	\$976.95
56	\$960.17	\$1,104.19	\$648.21	\$745.45	\$641.28	\$737.48	\$812.76	\$934.68	\$888.76	\$1,022.08
57	\$1,002.97	\$1,153.41	\$677.11	\$778.68	\$669.87	\$770.35	\$848.99	\$976.34	\$928.38	\$1,067.64
58	\$1,048.65	\$1,205.95	\$707.95	\$814.14	\$700.38	\$805.44	\$887.66	\$1,020.81	\$970.67	\$1,116.27
59	\$1,071.29	\$1,231.98	\$723.23	\$831.72	\$715.50	\$822.82	\$906.82	\$1,042.85	\$991.62	\$1,140.36
60	\$1,116.97	\$1,284.52	\$754.07	\$867.18	\$746.01	\$857.91	\$945.49	\$1,087.32	\$1,033.91	\$1,188.99
61	\$1,156.48	\$1,329.95	\$780.75	\$897.86	\$772.40	\$888.26	\$978.94	\$1,125.78	\$1,070.48	\$1,231.05
62	\$1,182.41	\$1,359.77	\$798.25	\$917.99	\$789.72	\$908.17	\$1,000.89	\$1,151.02	\$1,094.48	\$1,258.65
63	\$1,214.92	\$1,397.16	\$820.20	\$943.23	\$811.43	\$933.14	\$1,028.41	\$1,182.67	\$1,124.57	\$1,293.26
64+	\$1,234.67	\$1,419.87	\$833.53	\$958.56	\$824.61	\$948.31	\$1,045.12	\$1,201.89	\$1,142.85	\$1,314.28

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

HIOS Plan ID (On Exchange)=>	86199PA0040003		86199PA0040004		86199PA0040006		86199PA0040005		86199PA0040002		86199PA0040001	
HIOS Plan ID (Off Exchange)=>	86199PA0040003		86199PA0040004		86199PA0040006		86199PA0040005		86199PA0040002		86199PA0040001	
Plan Marketing Name =>	Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental		Ambetter Balanced Care 203 (2021) + Vision + Adult Dental		Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental		Ambetter Balanced Care 205 (2021) + Vision + Adult Dental		Ambetter Balanced Care 207 (2021) + Vision + Adult Dental		Ambetter Balanced Care 209 (2021) + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$5800 INT		\$6450 INT		\$4800 INT		\$2750 INT		\$0 Med / \$1,500 Rx		\$2995 INT	
Coinsurance =>	0%		35%		0%		35%		50%		30%	
Copays =>			\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs				\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs	
OOP Maximum =>	\$5,800		\$8,200		\$4,800		\$6,500		\$8,200		\$8,400	
Pediatric Dental (Yes/No) =>	No		No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$211.81	\$211.81	\$218.54	\$218.54	\$224.02	\$224.02	\$240.65	\$240.65	\$239.14	\$239.14	\$242.52	\$242.52
15	\$230.64	\$230.64	\$237.96	\$237.96	\$243.93	\$243.93	\$262.04	\$262.04	\$260.40	\$260.40	\$264.07	\$264.07
16	\$237.84	\$237.84	\$245.39	\$245.39	\$251.54	\$251.54	\$270.22	\$270.22	\$268.53	\$268.53	\$272.32	\$272.32
17	\$245.04	\$245.04	\$252.82	\$252.82	\$259.16	\$259.16	\$278.40	\$278.40	\$276.66	\$276.66	\$280.56	\$280.56
18	\$252.79	\$252.79	\$260.82	\$260.82	\$267.36	\$267.36	\$287.21	\$287.21	\$285.41	\$285.41	\$289.43	\$289.43
19	\$260.54	\$260.54	\$268.82	\$268.82	\$275.56	\$275.56	\$296.01	\$296.01	\$294.16	\$294.16	\$298.31	\$298.31
20	\$268.57	\$268.57	\$277.10	\$277.10	\$284.05	\$284.05	\$305.14	\$305.14	\$303.23	\$303.23	\$307.50	\$307.50
21	\$276.89	\$318.42	\$285.68	\$328.53	\$292.84	\$336.77	\$314.58	\$361.77	\$312.62	\$359.51	\$317.03	\$364.58
22	\$276.89	\$318.42	\$285.68	\$328.53	\$292.84	\$336.77	\$314.58	\$361.77	\$312.62	\$359.51	\$317.03	\$364.58
23	\$276.89	\$318.42	\$285.68	\$328.53	\$292.84	\$336.77	\$314.58	\$361.77	\$312.62	\$359.51	\$317.03	\$364.58
24	\$276.89	\$318.42	\$285.68	\$328.53	\$292.84	\$336.77	\$314.58	\$361.77	\$312.62	\$359.51	\$317.03	\$364.58
25	\$277.98	\$319.68	\$286.81	\$329.84	\$294.00	\$338.11	\$315.83	\$363.21	\$313.86	\$360.93	\$318.28	\$366.03
26	\$283.52	\$326.05	\$292.53	\$336.41	\$299.86	\$344.84	\$322.12	\$370.44	\$320.11	\$368.12	\$324.62	\$373.32
27	\$290.17	\$333.69	\$299.38	\$344.29	\$306.89	\$352.92	\$329.67	\$379.12	\$327.61	\$376.75	\$332.23	\$382.07
28	\$300.97	\$346.11	\$310.53	\$357.10	\$318.31	\$366.06	\$339.23	\$393.23	\$339.80	\$390.77	\$344.60	\$396.28
29	\$309.83	\$356.30	\$319.67	\$367.62	\$327.68	\$376.83	\$352.01	\$404.81	\$349.81	\$402.28	\$354.74	\$407.95
30	\$314.26	\$361.39	\$324.24	\$372.87	\$332.37	\$382.22	\$357.04	\$410.60	\$354.81	\$408.03	\$359.81	\$413.78
31	\$320.90	\$369.04	\$331.09	\$380.76	\$339.39	\$390.30	\$364.59	\$419.28	\$362.31	\$416.66	\$367.42	\$422.53
32	\$327.55	\$376.68	\$337.95	\$388.64	\$346.42	\$398.39	\$372.14	\$427.96	\$369.81	\$425.28	\$375.03	\$431.28
33	\$331.70	\$381.45	\$342.23	\$393.57	\$350.81	\$403.44	\$376.86	\$433.39	\$374.50	\$430.68	\$379.78	\$436.75
34	\$336.13	\$386.55	\$346.81	\$398.83	\$355.50	\$408.83	\$381.89	\$439.18	\$379.50	\$436.43	\$384.86	\$442.58
35	\$338.34	\$389.10	\$349.09	\$401.45	\$357.84	\$411.52	\$384.41	\$442.07	\$382.00	\$439.30	\$387.39	\$445.50
36	\$340.56	\$391.64	\$351.38	\$404.08	\$360.19	\$414.21	\$386.93	\$444.96	\$384.51	\$442.18	\$389.93	\$448.42
37	\$342.77	\$394.19	\$353.66	\$406.71	\$362.53	\$416.91	\$389.44	\$447.86	\$387.01	\$445.06	\$392.46	\$451.33
38	\$344.99	\$396.74	\$355.95	\$409.34	\$364.87	\$419.60	\$391.96	\$450.75	\$389.51	\$447.93	\$395.00	\$454.25
39	\$349.42	\$401.83	\$360.52	\$414.60	\$369.56	\$424.99	\$396.99	\$456.54	\$394.51	\$453.68	\$400.07	\$460.08
40	\$353.85	\$406.93	\$365.09	\$419.85	\$374.24	\$430.38	\$402.03	\$462.33	\$399.51	\$459.44	\$405.15	\$465.92
41	\$360.49	\$414.57	\$371.94	\$427.74	\$381.27	\$438.46	\$409.57	\$471.01	\$407.01	\$468.06	\$412.75	\$474.67
42	\$366.86	\$421.89	\$378.52	\$435.29	\$388.00	\$446.21	\$416.81	\$479.33	\$414.20	\$476.33	\$420.05	\$483.05
43	\$375.72	\$432.08	\$387.66	\$445.81	\$397.38	\$456.98	\$426.88	\$490.91	\$424.21	\$487.84	\$430.19	\$494.72
44	\$386.80	\$444.82	\$399.08	\$458.95	\$409.09	\$470.45	\$439.46	\$505.38	\$436.71	\$502.22	\$442.87	\$509.30
45	\$399.81	\$459.78	\$412.51	\$474.39	\$422.85	\$486.28	\$454.24	\$522.38	\$451.40	\$519.11	\$457.77	\$526.44
46	\$415.32	\$477.61	\$428.51	\$492.78	\$439.25	\$505.14	\$471.86	\$542.64	\$468.91	\$539.25	\$475.52	\$546.85
47	\$432.76	\$497.67	\$446.51	\$513.48	\$457.70	\$526.35	\$491.68	\$565.43	\$488.60	\$561.89	\$495.49	\$569.82
48	\$452.69	\$520.60	\$467.07	\$537.13	\$478.78	\$550.60	\$514.33	\$591.48	\$511.11	\$587.78	\$518.32	\$596.07
49	\$472.35	\$543.21	\$487.36	\$560.46	\$499.57	\$574.51	\$536.66	\$617.16	\$533.31	\$613.30	\$540.83	\$621.95
50	\$494.50	\$568.68	\$510.21	\$586.74	\$523.00	\$601.45	\$561.83	\$646.10	\$558.31	\$642.06	\$566.19	\$651.12
51	\$516.38	\$593.83	\$532.78	\$612.69	\$546.13	\$628.05	\$586.68	\$674.68	\$583.01	\$670.46	\$591.23	\$679.92
52	\$540.46	\$621.53	\$557.63	\$641.28	\$571.61	\$657.35	\$614.05	\$706.16	\$610.21	\$701.74	\$618.81	\$711.64
53	\$564.83	\$649.55	\$582.77	\$670.19	\$597.38	\$686.99	\$641.73	\$737.99	\$637.72	\$733.37	\$646.71	\$743.72
54	\$591.13	\$679.80	\$609.91	\$701.40	\$625.20	\$718.98	\$671.61	\$772.36	\$667.41	\$767.53	\$676.83	\$778.35
55	\$617.44	\$710.05	\$637.05	\$732.61	\$653.02	\$750.97	\$701.50	\$806.72	\$697.11	\$801.68	\$706.94	\$812.99
56	\$645.95	\$742.85	\$666.47	\$766.44	\$683.18	\$785.66	\$733.90	\$843.99	\$729.31	\$838.71	\$739.60	\$850.54
57	\$674.75	\$775.96	\$696.18	\$800.61	\$713.64	\$820.68	\$766.62	\$881.61	\$761.82	\$876.09	\$772.57	\$888.45
58	\$705.48	\$811.31	\$727.89	\$837.08	\$746.14	\$858.06	\$801.53	\$921.76	\$796.52	\$916.00	\$807.75	\$928.92
59	\$720.71	\$828.82	\$743.60	\$855.14	\$762.25	\$876.58	\$818.84	\$941.66	\$813.71	\$935.77	\$825.19	\$948.97
60	\$751.44	\$864.16	\$775.31	\$891.61	\$794.75	\$913.96	\$853.75	\$981.82	\$848.41	\$975.67	\$860.38	\$989.44
61	\$778.02	\$894.73	\$802.74	\$923.15	\$822.86	\$946.29	\$883.95	\$1,016.54	\$878.42	\$1,010.19	\$890.81	\$1,024.43
62	\$795.47	\$914.79	\$820.74	\$943.85	\$841.31	\$967.51	\$903.77	\$1,039.34	\$898.12	\$1,032.83	\$910.78	\$1,047.40
63	\$817.34	\$939.94	\$843.30	\$969.80	\$864.44	\$994.11	\$928.62	\$1,067.91	\$922.81	\$1,061.23	\$935.83	\$1,076.20
64+	\$830.62	\$955.22	\$857.01	\$985.56	\$878.49	\$1,010.27	\$943.71	\$1,085.27	\$937.81	\$1,078.48	\$951.04	\$1,093.69

Pennsylvania Health & Wellness, Inc.
Individual
Plan Design Summary

[illegible]

Company Name Pennsylvania Health & Wellness, Inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

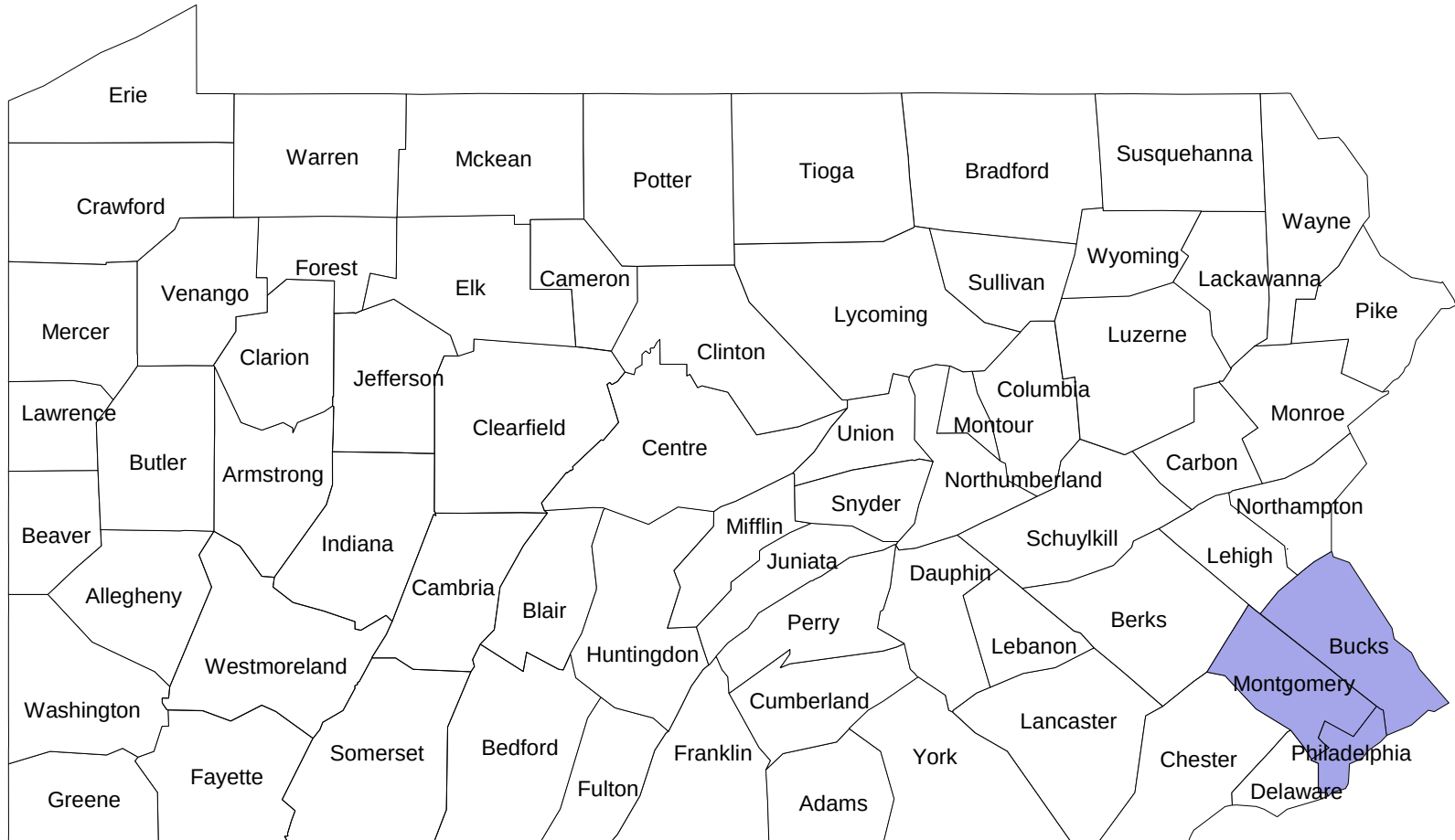
02-01-2020 Number of Covered Lives by Rating County					RATING AREA 3											
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0	0	0
					Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne
86199PA0010025	Ambetter Secure Care 5 (2021)	HMO	Gold	On	\$315.20			\$315.20	\$315.20				\$315.20	\$315.20		\$315.20
86199PA0010026	Ambetter Secure Care 15 (2021)	HMO	Gold	On	\$323.16			\$323.16	\$323.16				\$323.16	\$323.16		\$323.16
86199PA0010004	Ambetter Balanced Care 11 (2021)	HMO	Silver	On	\$321.05			\$321.05	\$321.05				\$321.05	\$321.05		\$321.05
86199PA0010012	Ambetter Balanced Care 12 (2021)	HMO	Silver	On	\$316.33			\$316.33	\$316.33				\$316.33	\$316.33		\$316.33
86199PA0010027	Ambetter Balanced Care 24 (2021)	HMO	Silver	On	\$325.92			\$325.92	\$325.92				\$325.92	\$325.92		\$325.92
86199PA0010008	Ambetter Balanced Care 25 HSA (2021)	HMO	Silver	On	\$322.84			\$322.84	\$322.84				\$322.84	\$322.84		\$322.84
86199PA0010009	Ambetter Balanced Care 26 (2021)	HMO	Silver	On	\$329.38			\$329.38	\$329.38				\$329.38	\$329.38		\$329.38
86199PA0010010	Ambetter Balanced Care 28 (2021)	HMO	Silver	On	\$349.13			\$349.13	\$349.13				\$349.13	\$349.13		\$349.13
86199PA0010022	Ambetter Essential Care 2 HSA (2021)	HMO	Bronze	On	\$235.70			\$235.70	\$235.70				\$235.70	\$235.70		\$235.70
86199PA0010006	Ambetter Essential Care 10 (2021)	HMO	Bronze	On	\$233.18			\$233.18	\$233.18				\$233.18	\$233.18		\$233.18
86199PA0030007	Ambetter Secure Care 201 HSA (2021)	HMO	Gold	Off	\$295.53			\$295.53	\$295.53				\$295.53	\$295.53		\$295.53
86199PA0030008	Ambetter Secure Care 202 (2021)	HMO	Gold	Off	\$323.16			\$323.16	\$323.16				\$323.16	\$323.16		\$323.16
86199PA0030003	Ambetter Balanced Care 201 HSA (2021)	HMO	Silver	Off	\$234.88			\$234.88	\$234.88				\$234.88	\$234.88		\$234.88
86199PA0030004	Ambetter Balanced Care 203 (2021)	HMO	Silver	Off	\$242.34			\$242.34	\$242.34				\$242.34	\$242.34		\$242.34
86199PA0030006	Ambetter Balanced Care 204 HSA (2021)	HMO	Silver	Off	\$248.41			\$248.41	\$248.41				\$248.41	\$248.41		\$248.41
86199PA0030005	Ambetter Balanced Care 205 (2021)	HMO	Silver	Off	\$266.86			\$266.86	\$266.86				\$266.86	\$266.86		\$266.86
86199PA0030002	Ambetter Balanced Care 207 (2021)	HMO	Silver	Off	\$265.19			\$265.19	\$265.19				\$265.19	\$265.19		\$265.19
86199PA0030001	Ambetter Balanced Care 209 (2021)	HMO	Silver	Off	\$268.93			\$268.93	\$268.93				\$268.93	\$268.93		\$268.93
86199PA0020025	Ambetter Secure Care 5 (2021) + Vision + Adult Dental	HMO	Gold	On	\$334.28			\$334.28	\$334.28				\$334.28	\$334.28		\$334.28
86199PA0020026	Ambetter Secure Care 15 (2021) + Vision + Adult Dental	HMO	Gold	On	\$342.73			\$342.73	\$342.73				\$342.73	\$342.73		\$342.73
86199PA0020004	Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	HMO	Silver	On	\$340.48			\$340.48	\$340.48				\$340.48	\$340.48		\$340.48
86199PA0020027	Ambetter Balanced Care 24 (2021) + Vision + Adult Dental	HMO	Silver	On	\$345.65			\$345.65	\$345.65				\$345.65	\$345.65		\$345.65
86199PA0020008	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	HMO	Silver	On	\$342.38			\$342.38	\$342.38				\$342.38	\$342.38		\$342.38
86199PA0020009	Ambetter Balanced Care 26 (2021) + Vision + Adult Dental	HMO	Silver	On	\$349.32			\$349.32	\$349.32				\$349.32	\$349.32		\$349.32
86199PA0020010	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	HMO	Silver	On	\$370.26			\$370.26	\$370.26				\$370.26	\$370.26		\$370.26
86199PA0020022	Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental	HMO	Bronze	On	\$249.97			\$249.97	\$249.97				\$249.97	\$249.97		\$249.97
86199PA0020006	Ambetter Essential Care 10 (2021) + Vision + Adult Dental	HMO	Bronze	On	\$247.29			\$247.29	\$247.29				\$247.29	\$247.29		\$247.29
86199PA0040007	Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental	HMO	Gold	Off	\$313.42			\$313.42	\$313.42				\$313.42	\$313.42		\$313.42
86199PA0040008	Ambetter Secure Care 202 (2021) + Vision + Adult Dental	HMO	Gold	Off	\$342.73			\$342.73	\$342.73				\$342.73	\$342.73		\$342.73
86199PA0040003	Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental	HMO	Silver	Off	\$249.10			\$249.10	\$249.10				\$249.10	\$249.10		\$249.10
86199PA0040004	Ambetter Balanced Care 203 (2021) + Vision + Adult Dental	HMO	Silver	Off	\$257.01			\$257.01	\$257.01				\$257.01	\$257.01		\$257.01
86199PA0040006	Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental	HMO	Silver	Off	\$263.45			\$263.45	\$263.45				\$263.45	\$263.45		\$263.45
86199PA0040005	Ambetter Balanced Care 205 (2021) + Vision + Adult Dental	HMO	Silver	Off	\$283.01			\$283.01	\$283.01				\$283.01	\$283.01		\$283.01
86199PA0040002	Ambetter Balanced Care 207 (2021) + Vision + Adult Dental	HMO	Silver	Off	\$281.24			\$281.24	\$281.24				\$281.24	\$281.24		\$281.24
86199PA0040001	Ambetter Balanced Care 209 (2021) + Vision + Adult Dental	HMO	Silver	Off	\$285.21			\$285.21	\$285.21				\$285.21	\$285.21		\$285.21

Company Name Pennsylvania Health & Wellness, Inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2020 Number of Covered Lives by Ra		RATING AREA 6										RATING AREA 8				
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Bucks	Chester	Delaware	Montgomery	Philadelphia
86199PA0010025	Ambetter Secure Care 5 (2021)		\$372.08									\$350.36		\$350.36	\$350.36	\$350.36
86199PA0010026	Ambetter Secure Care 15 (2021)		\$381.49									\$359.22		\$359.22	\$359.22	\$359.22
86199PA0010004	Ambetter Balanced Care 11 (2021)		\$378.99									\$356.87		\$356.87	\$356.87	\$356.87
86199PA0010012	Ambetter Balanced Care 12 (2021)		\$373.42									\$351.62		\$351.62	\$351.62	\$351.62
86199PA0010027	Ambetter Balanced Care 24 (2021)		\$384.74									\$362.28		\$362.28	\$362.28	\$362.28
86199PA0010008	Ambetter Balanced Care 25 HSA (2021)		\$381.10									\$358.86		\$358.86	\$358.86	\$358.86
86199PA0010009	Ambetter Balanced Care 26 (2021)		\$388.83									\$366.13		\$366.13	\$366.13	\$366.13
86199PA0010010	Ambetter Balanced Care 28 (2021)		\$412.14									\$388.08		\$388.08	\$388.08	\$388.08
86199PA0010022	Ambetter Essential Care 2 HSA (2021)		\$278.24									\$262.00		\$262.00	\$262.00	\$262.00
86199PA0010006	Ambetter Essential Care 10 (2021)		\$275.26									\$259.20		\$259.20	\$259.20	\$259.20
86199PA0030007	Ambetter Secure Care 201 HSA (2021)		\$348.87									\$328.50		\$328.50	\$328.50	\$328.50
86199PA0030008	Ambetter Secure Care 202 (2021)		\$381.49									\$359.22		\$359.22	\$359.22	\$359.22
86199PA0030003	Ambetter Balanced Care 201 HSA (2021)		\$277.27									\$261.08		\$261.08	\$261.08	\$261.08
86199PA0030004	Ambetter Balanced Care 203 (2021)		\$286.08									\$269.38		\$269.38	\$269.38	\$269.38
86199PA0030006	Ambetter Balanced Care 204 HSA (2021)		\$293.25									\$276.13		\$276.13	\$276.13	\$276.13
86199PA0030005	Ambetter Balanced Care 205 (2021)		\$315.02									\$296.63		\$296.63	\$296.63	\$296.63
86199PA0030002	Ambetter Balanced Care 207 (2021)		\$313.05									\$294.77		\$294.77	\$294.77	\$294.77
86199PA0030001	Ambetter Balanced Care 209 (2021)		\$317.46									\$298.93		\$298.93	\$298.93	\$298.93
86199PA0020025	Ambetter Secure Care 5 (2021) + Vision + Adult Dental		\$394.61									\$371.57		\$371.57	\$371.57	\$371.57
86199PA0020026	Ambetter Secure Care 15 (2021) + Vision + Adult Dental		\$404.58									\$380.96		\$380.96	\$380.96	\$380.96
86199PA0020004	Ambetter Balanced Care 11 (2021) + Vision + Adult Dental		\$401.93									\$378.47		\$378.47	\$378.47	\$378.47
86199PA0020027	Ambetter Balanced Care 24 (2021) + Vision + Adult Dental		\$408.03									\$384.21		\$384.21	\$384.21	\$384.21
86199PA0020008	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental		\$404.17									\$380.58		\$380.58	\$380.58	\$380.58
86199PA0020009	Ambetter Balanced Care 26 (2021) + Vision + Adult Dental		\$412.36									\$388.29		\$388.29	\$388.29	\$388.29
86199PA0020010	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental		\$437.08									\$411.57		\$411.57	\$411.57	\$411.57
86199PA0020022	Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental		\$295.08									\$277.86		\$277.86	\$277.86	\$277.86
86199PA0020006	Ambetter Essential Care 10 (2021) + Vision + Adult Dental		\$291.93									\$274.88		\$274.88	\$274.88	\$274.88
86199PA0040007	Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental		\$369.98									\$348.39		\$348.39	\$348.39	\$348.39
86199PA0040008	Ambetter Secure Care 202 (2021) + Vision + Adult Dental		\$404.58									\$380.96		\$380.96	\$380.96	\$380.96
86199PA0040003	Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental		\$294.05									\$276.89		\$276.89	\$276.89	\$276.89
86199PA0040004	Ambetter Balanced Care 203 (2021) + Vision + Adult Dental		\$303.39									\$285.68		\$285.68	\$285.68	\$285.68
86199PA0040006	Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental		\$311.00									\$292.84		\$292.84	\$292.84	\$292.84
86199PA0040005	Ambetter Balanced Care 205 (2021) + Vision + Adult Dental		\$334.09									\$314.58		\$314.58	\$314.58	\$314.58
86199PA0040002	Ambetter Balanced Care 207 (2021) + Vision + Adult Dental		\$332.00									\$312.62		\$312.62	\$312.62	\$312.62
86199PA0040001	Ambetter Balanced Care 209 (2021) + Vision + Adult Dental		\$336.68									\$317.03		\$317.03	\$317.03	\$317.03

Issuer: Pennsylvania Health & Wellness, Inc.

Market: Individual



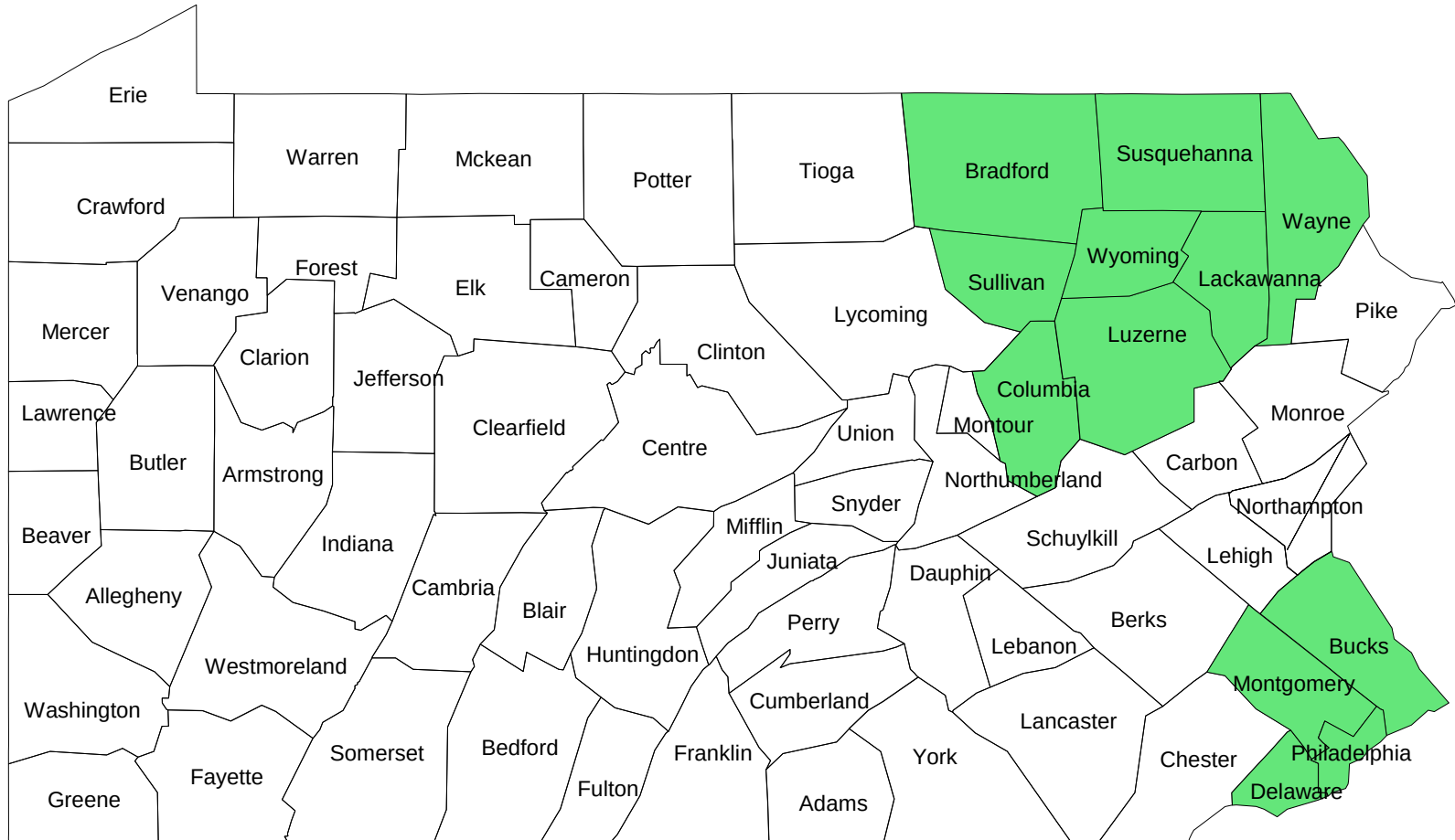
Key:

■ : On-exchange service area (2020)

■ : Off-exchange service area (2020)

Issuer: Pennsylvania Health & Wellness, Inc.

Market: Individual



Key:

■ : On-exchange service area (2021)

■ : Off-exchange service area (2021)

■ : Both On and Off-Exchange service area (2021)

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T										
1	Unified Rate Review v5.2																			To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P. To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L. To validate, select the Validate button or Ctrl + Shift + I. To finalize, select the Finalize button or Ctrl + Shift + F.									
2																													
3	Company Legal Name: Pennsylvania Health & Wellness, Inc.																			State: PA									
4	HIOS Issuer ID: 86199																			Market: Individual									
5	Effective Date of Rate Change(s): 1/1/2021																												
6																													
7																													
8	Market Level Calculations (Same for all Plans)																												
9																													
10																													
11	Section I: Experience Period Data																												
12	Experience Period: 1/1/2019 to 12/31/2019																												
13																													
14	Allowed Claims																			\$4,807,038.76									
15	Reinsurance																			\$0.00									
16	Incurred Claims in Experience Period																			\$3,909,002.30									
17	Risk Adjustment																			-\$2,810,220.95									
18	Experience Period Premium																			\$12,239,781.16									
19	Experience Period Member Months																			20,216									
20																													
21	Section II: Projections																												
22																													
23	Benefit Category																			Experience Period Index Rate PMPM									
24																				Year 1 Trend									
25																				Cost									
26																				Utilization									
27																				Year 2 Trend									
28																				Cost									
29																				Utilization									
30																				Trended EHB Allowed Claims PMPM									
31	Inpatient Hospital																			\$55.07									
32	Outpatient Hospital																			\$52.97									
33	Professional																			\$53.70									
34	Other Medical																			\$3.29									
35	Capitation																			\$2.20									
36	Prescription Drug																			\$70.56									
37	Total																			\$237.79									
38	Morbidity Adjustment																			1.070									
39	Demographic Shift																			0.920									
40	Plan Design Changes																			0.954									
41	Other																			0.989									
42	Adjusted Trended EHB Allowed Claims PMPM for 1/1/2021																			\$258.91									
43	Manual EHB Allowed Claims PMPM																			\$402.74									
44	Applied Credibility %																			40.22%									
45																													
46																													
47																													
48																													
49																													
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																												
51																													

Product-Plan Data Collection

Company Legal Name: Pennsylvania Health & Wellness, Inc.
HIOS Issuer ID: 86199
Effective Date of Rate Change(s): 1/1/2021

State: PA
Market: Individual

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L
To validate, select the Validate button or Ctrl + Shift + I
To finalize, select the Finalize button or Ctrl + Shift + F
To remove a product, navigate to the corresponding Product Name/Product ID field and select the R
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Pk

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Ambetter															
1.2 Product ID	86199PA001															
1.3 Plan Name	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter Secure	Ambetter Secure	Ambetter	Ambetter	Ambetter	Ambetter
1.4 Plan ID (Standard Component ID)	86199PA0010002	86199PA0010022	86199PA0010006	86199PA0010004	86199PA0010012	86199PA0010027	86199PA0010008	86199PA0010009	86199PA0010010	86199PA0010007	86199PA0010025	86199PA0010026	86199PA0010005	86199PA0010015	86199PA0010003	86199PA0010014
1.5 Metal	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Silver	Silver	Silver	Silver
1.6 AV Metal Value	0.620	0.648	0.644	0.686	0.677	0.692	0.700	0.692	0.706	0.661	0.801	0.797	0.690	0.720	0.718	0.715
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	New	New	New	Renewing	New	Terminated	Terminated	Terminated	Terminated
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	-8.82%	-11.93%	-11.21%	-2.30%	-2.44%	0.00%	0.00%	0.00%	0.00%	0.00%	-13.24%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12 Product Rate Increase %																
1.13 Submission Level Rate Increase %																

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	86199PA0010002	86199PA0010022	86199PA0010006	86199PA0010004	86199PA0010012	86199PA0010027	86199PA0010008	86199PA0010009	86199PA0010010	86199PA0010007	86199PA0010025	86199PA0010026	86199PA0010005	86199PA0010015	86199PA0010003	86199PA0010014
\$4,807,039	\$4,807,039	\$1,019,812	\$0	\$0	\$3,057,457	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$568,896	\$0	\$19,265	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$898,036	\$368,210	\$0	\$0	\$401,216	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$86,491	\$0	\$7,047	\$0
\$3,909,002	\$3,909,002	\$651,602	\$0	\$2,656,241	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$482,404	\$0	\$12,218	\$0
-\$2,810,221	-\$2,810,221	-\$1,635,357	\$0	\$0	-\$964,601	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$114,221	\$0	-\$67,933	\$0
\$12,239,781	\$12,239,782	\$3,916,686	\$0	\$0	\$6,733,256	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,294,659	\$0	\$125,779	\$0
20,216	20,216	6,776	0	0	10,983	0	0	0	0	0	0	0	0	2,006	0	174	0
	3,929	813	146	110	572	609	0	0	0	0	141	0	33	0	2	0	30
	\$540.42	\$479.67	\$507.60	\$524.58	\$633.46	\$637.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$632.92	\$0.00	\$668.24	\$938.29	\$0.00	\$676.72
	41.45%	28.56%		46.05%		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	40.87%	#DIV/0!	21.12%	#DIV/0!
Per Member Per Month																	
2.13 Allowed Claims	\$237.78	\$150.50	#DIV/0!	#DIV/0!	\$278.38	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$283.60	#DIV/0!	\$110.72	#DIV/0!
2.14 Reinsurance	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!
2.15 Member Cost Sharing	\$44.42	\$54.34	#DIV/0!	#DIV/0!	\$36.53	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$43.12	#DIV/0!	\$40.50	#DIV/0!
2.16 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!
2.17 Incurred Claims	\$193.36	\$96.16	#DIV/0!	#DIV/0!	\$241.85	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$240.48	#DIV/0!	\$70.22	#DIV/0!
2.18 Risk Adjustment Transfer Amount	-\$139.01	-\$241.35	#DIV/0!	#DIV/0!	-\$87.83	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$56.94	#DIV/0!	-\$390.42	#DIV/0!
2.19 Premium	\$605.45	\$578.02	#DIV/0!	#DIV/0!	\$613.06	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$645.39	#DIV/0!	\$722.87	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	Total	86199PA0010002	86199PA0010022	86199PA0010006	86199PA0010004	86199PA0010012	86199PA0010027	86199PA0010008	86199PA0010009	86199PA0010010	86199PA0010007	86199PA0010025	86199PA0010026	86199PA0010005	86199PA0010015	86199PA0010003	86199PA0010014
3.2 Market Adjusted Index Rate																	
3.3 AV and Cost Sharing Design of Plan		0.6418	0.6629	0.6558	0.9029	0.8896	0.9166	0.9080	0.9264	0.9819	0.8829	0.8865	0.9089	0.0000	0.0000	0.0000	0.0000
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs																	
3.6 Administrative Expense		15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	0.00%	0.00%	0.00%	0.00%
3.7 Taxes and Fees		0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.00%	0.00%	0.00%	0.00%
3.8 Profit & Risk Load		1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$399.27	\$412.40	\$407.98	\$561.70	\$553.43	\$570.23	\$564.88	\$576.32	\$610.85	\$549.26	\$551.50	\$565.44	\$0.00	\$0.00	\$0.00	\$0.00
3.11 Age Calibration Factor	0.6283																
3.12 Geographic Calibration Factor	1.0000																
3.13 Tobacco Calibration Factor	0.9949																
3.14 Calibrated Plan Adjusted Index Rate		\$249.58	\$257.79	\$255.03	\$351.12	\$345.95	\$356.45	\$353.10	\$360.26	\$381.84	\$343.34	\$344.74	\$353.45	\$0.00	\$0.00	\$0.00	\$0.00

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	86199PA0010002	86199PA0010022	86199PA0010006	86199PA0010004	86199PA0010012	86199PA0010027	86199PA0010008	86199PA0010009	86199PA0010010	86199PA0010007	86199PA0010025	86199PA0010026	86199PA0010005	86199PA0010015	86199PA0010003	86199PA0010014
4.2 Allowed Claims	\$19,984,840	\$5,067,638	\$476,187	\$1,039,703	\$2,734,580	\$1,934,492	\$14,783	\$121,380	\$1,473,735	\$709,223	\$1,585,893	\$1,083,215	\$119,917	\$0	\$0	\$0	\$0
4.3 Reinsurance	\$458,346	\$128,958	\$11,719	\$26,796	\$58,989	\$41,615	\$337	\$2,602	\$32,145	\$15,832	\$34,772	\$24,314	\$2,699	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$4,194,916	\$1,700,605	\$121,819	\$295,704	\$341,211	\$238,349	\$2,333	\$14,101	\$196,183	\$128,429	\$216,323	\$155,030	\$14,891	\$0	\$0	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$15,331,579	\$3,238,075	\$342,649	\$717,204	\$2,334,381	\$1,654,527	\$12,112	\$104,676	\$1,245,407	\$564,962	\$1,334,798	\$903,871	\$102,328	\$0	\$0	\$0	\$0
4.7 Risk Adjustment Transfer Amount	-\$7,086,019	-\$1,865,242	-\$169,622	\$387,723	-\$897,006	-\$617,510	-\$5,763	-\$38,891	-\$493,114	-\$281,713	-\$532,604	-\$532,584	-\$59,123	\$0	\$0	\$0	\$0
4.8 Premium	\$28,342,198	\$6,411,223	\$601,801	\$1,361,210	\$4,125,873	\$2,867,908	\$23,954	\$183,043	\$2,306,788	\$1,204,201	\$2,378,292	\$1,669,624	\$190,011	\$0	\$0	\$0	\$0
4.9 Projected Member Months	57,063	16,055	1,459	3,336	7,344	5,181	42	324	4,002	1,971	4,329	3,027	336	0	0	0	0
4.10 Loss Ratio	72.13%	71.23%	79.28%	73.67%	72.30%	73.52%	66.58%	72.41%	68.67%	61.24%	72.32%	79.49%	78.18%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month																	
4.11 Allowed Claims	\$350.22	\$315.64	\$326.38	\$311.66	\$372.36	\$373.38	\$351.97	\$374.63	\$368.25	\$359.83	\$366.34	\$357.85	\$356.90	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	\$73.51	\$105.92	\$83.49	\$88.64	\$46.46	\$46.00	\$55.55	\$43.52	\$49.02	\$65.16	\$49.97	\$51.22	\$44.32	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	\$268.68	\$201.69	\$234.85	\$214.99	\$317.86	\$319.35	\$288.38	\$323.07	\$311.20	\$286.64	\$308.34	\$298.60	\$304.55	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$124.18	-\$116.18	-\$116.26	-\$116.22	-\$122.14	-\$119.19	-\$137.22	-\$118.80	-\$123.22	-\$142.93	-\$123.05	-\$175.94	-\$175.96	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	\$496.68	\$399.33	\$412.47	\$408.04	\$561.80	\$553.54	\$570.34	\$564.95	\$576.41	\$610.96	\$549.39	\$551.58	\$565.51	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

remove Product button or Ctrl + Shift + Q.
on button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Ambetter										Ambetter + Vision + Adult Dental									
1.2 Product ID	86199PA003										86199PA002									
1.3 Plan Name	Ambetter Secure	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter Secure	Ambetter Secure	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	
1.4 Plan ID (Standard Component ID)	86199PA0010001	86199PA0030003	86199PA0030004	86199PA0030006	86199PA0030005	86199PA0030002	86199PA0030001	86199PA0030007	86199PA0030008	86199PA0020002	86199PA0020022	86199PA0020006	86199PA0020004	86199PA0020013	86199PA0020027	86199PA0020008	86199PA0020009	86199PA0020010	86199PA0020010	
1.5 Metal	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	
1.6 AV Metal Value	0.804	0.669	0.665	0.700	0.697	0.706	0.694	0.787	0.797	0.620	0.648	0.644	0.686	0.677	0.692	0.700	0.692	0.706	0.706	
1.7 Plan Category	Terminated	New	New	New	New	New	New	New	New	Renewing	New	Renewing	Renewing	Renewing	New	New	New	New	New	
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-7.64%	0.00%	-10.06%	-1.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
1.12 Product Rate Increase %																				
1.13 Submission Level Rate Increase %										-5.45%									-5.46%	

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	86199PA0010001	86199PA0030003	86199PA0030004	86199PA0030006	86199PA0030005	86199PA0030002	86199PA0030001	86199PA0030007	86199PA0030008	86199PA0020002	86199PA0020022	86199PA0020006	86199PA0020004	86199PA0020013	86199PA0020027	86199PA0020008	86199PA0020009	86199PA0020010	86199PA0020010
2.2 Allowed Claims	\$141,609	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$35,073	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$106,537	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	-\$28,110	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Premium	\$169,401	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	277	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.10 Current Enrollment	0	0	0	0	0	0	0	0	0	543	0	220	508	0	0	0	0	0	0
2.11 Current Premium PMPM	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$413.60	\$0.00	\$494.13	\$533.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.12 Loss Ratio	75.40%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month																			
2.13 Allowed Claims	\$511.23	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	\$126.62	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	\$384.61	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	-\$101.48	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	\$611.56	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1	Plan ID (Standard Component ID)	86199PA0010001	86199PA0030003	86199PA0030004	86199PA0030006	86199PA0030005	86199PA0030002	86199PA0030001	86199PA0030007	86199PA0030008	86199PA0020002	86199PA0020022	86199PA0020006	86199PA0020004	86199PA0020013	86199PA0020027	86199PA0020008	86199PA0020009	86199PA0020010
3.2	Market Adjusted Index Rate																		
3.3	AV and Cost Sharing Design of Plan	0.0000	0.6606	0.6816	0.6986	0.7505	0.7458	0.7563	0.8312	0.9089	0.6418	0.6629	0.6558	0.9029	0.8896	0.9166	0.9080	0.9264	0.9819
3.4	Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5	Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0605	1.0605	1.0605	1.0605	1.0605	1.0605	1.0605	1.0605	1.0605	1.0605
	Administrative Costs																		
3.6	Administrative Expense	0.00%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%
3.7	Taxes and Fees	0.00%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
3.8	Profit & Risk Load	0.00%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%
3.9	Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10	Plan Adjusted Index Rate	\$0.00	\$410.97	\$424.03	\$434.61	\$466.89	\$463.97	\$470.50	\$517.10	\$565.44	\$423.43	\$437.35	\$432.66	\$595.69	\$586.91	\$604.72	\$599.05	\$611.19	\$647.81
3.11	Age Calibration Factor																		
3.12	Geographic Calibration Factor																		
3.13	Tobacco Calibration Factor																		
3.14	Calibrated Plan Adjusted Index Rate	\$0.00	\$256.89	\$265.06	\$271.67	\$291.85	\$290.03	\$294.11	\$323.24	\$353.45	\$264.68	\$273.38	\$270.46	\$372.36	\$366.88	\$378.01	\$374.46	\$382.05	\$404.94

Section IV: Projected Plan Level Information

4.1	Plan ID (Standard Component ID)	86199PA0010001	86199PA0030003	86199PA0030004	86199PA0030006	86199PA0030005	86199PA0030002	86199PA0030001	86199PA0030007	86199PA0030008	86199PA0020002	86199PA0020006	86199PA0020004	86199PA0020013	86199PA0020027	86199PA0020008	86199PA0020009	86199PA0020010	
4.2	Allowed Claims	\$0	\$3,354	\$3,276	\$3,442	\$3,368	\$3,489	\$3,325	\$3,602	\$3,569	\$1,146,150	\$107,585	\$235,440	\$577,670	\$404,023	\$3,064	\$24,746	\$311,051	\$151,268
4.3	Reinsurance	\$0	\$80	\$80	\$80	\$80	\$80	\$80	\$80	\$80	\$26,555	\$2,418	\$5,518	\$11,502	\$82,024	\$64	\$490	\$6,257	\$3,108
4.4	Member Cost Sharing	\$0	\$1,074	\$872	\$979	\$882	\$787	\$774	\$673	\$443	\$373,149	\$27,223	\$65,668	\$76,480	\$52,898	\$500	\$3,079	\$43,599	\$27,905
4.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6	Incurred Claims	\$0	\$2,199	\$7,323	\$2,382	\$2,405	\$2,622	\$2,471	\$2,848	\$3,045	\$746,446	\$77,944	\$164,254	\$489,689	\$343,101	\$2,500	\$21,178	\$261,195	\$120,255
4.7	Risk Adjustment Transfer Amount	\$0	-\$1,592	-\$1,592	-\$1,592	-\$1,592	-\$1,593	-\$1,592	-\$1,758	-\$1,759	-\$384,085	-\$34,994	-\$79,846	-\$174,906	-\$119,068	-\$1,098	-\$7,247	-\$95,986	-\$55,314
4.8	Premium	\$0	\$4,110	\$4,240	\$4,347	\$4,670	\$4,640	\$4,706	\$5,171	\$5,655	\$1,400,096	\$131,671	\$297,230	\$853,200	\$586,464	\$4,839	\$36,548	\$476,203	\$250,754
4.9	Projected Member Months	0	10	10	10	10	10	10	10	10	3,306	301	687	1,432	999	8	61	779	387
4.10	Loss Ratio	#DIV/0!	87.33%	87.73%	86.45%	78.16%	86.02%	79.38%	83.46%	78.17%	73.47%	80.62%	75.54%	72.19%	73.41%	66.82%	72.28%	68.70%	61.53%
Per Member Per Month																			
4.11	Allowed Claims	#DIV/0!	\$335.39	\$327.61	\$344.16	\$336.80	\$348.87	\$332.51	\$360.22	\$356.90	\$346.69	\$357.42	\$342.71	\$403.40	\$404.43	\$383.01	\$405.67	\$399.30	\$390.87
4.12	Reinsurance	#DIV/0!	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03
4.13	Member Cost Sharing	#DIV/0!	\$107.42	\$87.24	\$97.94	\$88.23	\$78.66	\$77.35	\$67.34	\$44.32	\$112.87	\$90.44	\$95.59	\$53.41	\$52.95	\$62.50	\$50.47	\$55.97	\$72.11
4.14	Cost Sharing Reduction	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15	Incurred Claims	#DIV/0!	\$219.94	\$732.34	\$238.18	\$240.54	\$262.18	\$247.13	\$284.84	\$304.55	\$225.79	\$258.95	\$239.09	\$341.96	\$343.44	\$312.48	\$347.17	\$335.30	\$310.74
4.16	Risk Adjustment Transfer Amount	#DIV/0!	-\$159.16	-\$159.21	-\$159.19	-\$159.21	-\$159.26	-\$159.24	-\$175.85	-\$175.91	-\$116.18	-\$116.26	-\$116.22	-\$122.14	-\$119.19	-\$137.22	-\$118.80	-\$123.22	-\$142.93
4.17	Premium	#DIV/0!	\$411.01	\$424.05	\$434.72	\$466.97	\$464.05	\$470.57	\$517.14	\$565.51	\$423.50	\$437.44	\$432.74	\$595.81	\$587.05	\$604.87	\$599.15	\$611.30	\$647.94

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information														
1.1	Product Name	Ambetter + Vision + Adult Dental												
1.2	Product ID	86199PA004												
1.3	Plan Name	Ambetter	Ambetter Secure	Ambetter Secure	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter Secure	Ambetter Secure	Ambetter Secure
1.4	Plan ID (Standard Component ID)	86199PA0020007	86199PA0020025	86199PA0020026	86199PA0020005	86199PA0020015	86199PA0020014	86199PA0040003	86199PA0040004	86199PA0040006	86199PA0040005	86199PA0040002	86199PA0040001	86199PA0040008
1.5	Metal	Silver	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold
1.6	AV Metal Value	0.661	0.801	0.797	0.690	0.720	0.715	0.669	0.665	0.700	0.697	0.706	0.694	0.787
1.7	Plan Category	New	Renewing	New	Terminated	Terminated	Terminated	New	New	New	New	New	New	New
1.8	Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No
1.10	Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11	Cumulative Rate Change % (over 12 mos prior)	0.00%	-12.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12	Product Rate Increase %	0.00%												
1.13	Submission Level Rate Increase %													

Section II: Experience Period and Current Plan Level														
2.1	Plan ID (Standard Component ID)	86199PA0020007	86199PA0020025	86199PA0020026	86199PA0020005	86199PA0020015	86199PA0020014	86199PA0040003	86199PA0040004	86199PA0040006	86199PA0040005	86199PA0040002	86199PA0040001	86199PA0040007
2.2	Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3	Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4	Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6	Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7	Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8	Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.9	Experience Period Member Months	0	0	0	0	0	0	0	0	0	0	0	0	0
2.10	Current Enrollment	0	62	10	65	10	65	0	0	0	0	0	0	0
2.11	Current Premium PMPM	\$0.00	\$508.14	\$0.00	\$544.18	\$560.19	\$571.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.12	Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month														
2.13	Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14	Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15	Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16	Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17	Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18	Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19	Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors														
3.1	Plan ID (Standard Component ID)	86199PA0020007	86199PA0020025	86199PA0020026	86199PA0020005	86199PA0020015	86199PA0020014	86199PA0040003	86199PA0040004	86199PA0040006	86199PA0040005	86199PA0040002	86199PA0040001	86199PA0040007
3.2	Market Adjusted Index Rate													
3.3	AV and Cost Sharing Design of Plan	0.8829	0.8865	0.9089	0.0000	0.0000	0.0000	0.6606	0.6816	0.6986	0.7505	0.7458	0.7563	0.8312
3.4	Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5	Benefits in Addition to EHB	1.0605	1.0605	1.0605	1.0000	1.0000	1.0000	1.0605	1.0605	1.0605	1.0605	1.0605	1.0605	1.0605
Administrative Costs														
3.6	Administrative Expense	15.28%	15.28%	15.28%	0.00%	0.00%	0.00%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%	15.28%
3.7	Taxes and Fees	0.84%	0.84%	0.84%	0.00%	0.00%	0.00%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
3.8	Profit & Risk Load	1.82%	1.82%	1.82%	0.00%	0.00%	0.00%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%
3.9	Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4.0	Plan Adjusted Index Rate	\$582.49	\$584.87	\$599.64	\$0.00	\$0.00	\$0.00	\$435.83	\$449.68	\$460.90	\$495.14	\$492.04	\$498.97	\$548.38

3.11	Age Calibration Factor													
3.12	Geographic Calibration Factor													
3.13	Tobacco Calibration Factor													
3.14	Calibrated Plan Adjusted Index Rate	\$364.11	\$365.60	\$374.84	\$0.00	\$0.00	\$0.00	\$272.43	\$281.10	\$288.11	\$309.51	\$307.57	\$311.90	\$342.79

Section IV: Projected Plan Level Information														
4.1	Plan ID (Standard Component ID)	86199PA0020007	86199PA0020025	86199PA0020026	86199PA0020005	86199PA0020015	86199PA0020014	86199PA0040003	86199PA0040004	86199PA0040006	86199PA0040005	86199PA0040002	86199PA0040001	86199PA0040007
4.2	Allowed Claims	\$334,203	\$266,005	\$29,484	\$0	\$0	\$0	\$733	\$717	\$750	\$736	\$760	\$727	\$783
4.3	Reinsurance	\$6,755	\$5,494	\$610	\$0	\$0	\$0	\$16	\$16	\$16	\$16	\$16	\$16	\$16
4.4	Member Cost Sharing	\$47,867	\$39,783	\$3,896	\$0	\$0	\$0	\$229	\$188	\$210	\$190	\$171	\$169	\$149
4.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6	Incurred Claims	\$279,580	\$220,728	\$24,977	\$0	\$0	\$0	\$488	\$513	\$525	\$529	\$573	\$542	\$618
4.7	Risk Adjustment Transfer Amount	\$103,487	\$120,346	\$13,373	\$0	\$0	\$0	\$318	\$318	\$318	\$318	\$318	\$318	\$318
4.8	Premium	\$490,002	\$400,117	\$45,580	\$0	\$0	\$0	\$872	\$899	\$922	\$990	\$984	\$998	\$1,097
4.9	Projected Member Months	841	684	76	0	0	0	2	2	2	2	2	2	2
4.10	Loss Ratio	72.33%	78.90%	77.55%	#DIV/0!	#DIV/0!	#DIV/0!	88.18%	88.27%	86.89%	78.76%	86.00%	79.82%	82.92%
Per Member Per Month														
4.11	Allowed Claims	\$397.39	\$388.90	\$387.94	#DIV/0!	#DIV/0!	#DIV/0!	\$366.44	\$358.66	\$375.20	\$367.85	\$379.92	\$363.56	\$391.26
4.12	Reinsurance	\$8.03	\$8.03	\$8.03	#DIV/0!	#DIV/0!	#DIV/0!	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03	\$8.03
4.13	Member Cost Sharing	\$56.92	\$58.16	\$51.26	#DIV/0!	#DIV/0!	#DIV/0!	\$114.37	\$94.19	\$104.89	\$95.18	\$85.61	\$84.30	\$74.29
4.14	Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15	Incurred Claims	\$332.44	\$322.70	\$328.65	#DIV/0!	#DIV/0!	#DIV/0!	\$244.04	\$256.45	\$262.39	\$264.64	\$286.28	\$271.33	\$308.95
4.16	Risk Adjustment Transfer Amount	-\$123.05	-\$175.94	-\$175.96	#DIV/0!	#DIV/0!	#DIV/0!	-\$159.16	-\$159.21	-\$159.20	-\$159.22	-\$159.26	-\$159.24	-\$175.85
4.17	Premium	\$582.64	\$584.97	\$599.74	#DIV/0!	#DIV/0!	#DIV/0!	\$435.90	\$449.72	\$461.04	\$495.24	\$492.14	\$499.05	\$548.45

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.

Select only the Rating Areas you are offering plans within and add a factor for each area.

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

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

Rating Area	Rating Factor
Rating Area 3	0.9142
Rating Area 6	1.0792
Rating Area 8	1.0162

Part II: Written Justification of Rate Increase

Pennsylvania Health & Wellness, Inc.

Individual Rate Filing

Effective: January 1, 2021

Forms: 86199PA001, 86199PA002, 86199PA003, 86199PA004

Pennsylvania Health & Wellness, Inc. (PHW) is filing rates for the individual block of business, effective January 1, 2021. This document is submitted in conjunction with the Part I Unified Rate Review Template and the Part III Actuarial Memorandum.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and health insurance consumers in Pennsylvania to assist in the review of PHW's individual rate filing.

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

In 2019, the first year PHW offered coverage through the individual exchange, earned premium was \$605.45 per member per month (PMPM). Minimum loss ratio rebates were \$0. Incurred claims in 2019 were \$193.36, or 31.9% of premium. Netting risk adjustment from the claims results in an estimated loss ratio (incurred claims net of estimated risk adjustment transfers, divided by earned premiums) of 54.9%. We expect unit costs to increase for 2021. Further, we have updated underlying experience for the single risk pool, expected administrative expense, and assumptions for federal risk adjustment transfer assumptions, and impacts of the COVID-19 pandemic. These factors, as well as changes to the assumed morbidity of the single risk pool and medical trend, each contribute to the premium rate change.

Medical trend, or the increase in health care costs over time, is composed of two components: the increase in the unit cost of services and the increase in the utilization of those services. Unit cost increases occur as care providers and their suppliers raise their prices. Utilization increases can occur as people seek more services than before. Additionally, simple services can be replaced with more complex services over time, which is known as service intensity trend. An example of service intensity trend would be the replacement of an X-ray with an MRI scan. Replacing the service with a more intense service causes the total cost of medical services to increase.

The ACA Insurer fee has been repealed for benefit year 2021. This decreases non-benefit expenses for all plans and rating areas.

Both 2020 and 2021 rate levels assume that there will be no funding of cost-sharing reduction subsidies.

The proposed rate change of -6.6% applies to approximately 3,929 individuals and includes an adjustment for the impact of COVID-19 on 2021 costs: We expect that the direct expense of COVID-19 testing and treatment, along with secondary effects of the pandemic on population health and medical expenditures, will increase costs in 2021. PHW's projected administrative expenses for 2021 are \$70.76 PMPM, or 14.2% of premium. PHW projects an \$8.03 receivable PMPM as a result of the Pennsylvania 1332 Waiver state reinsurance program.

Administrative expense does not include \$15.35 for taxes and fees. The historical administrative expenses for 2019 were \$67.84 PMPM, which excludes taxes and fees. The projected loss ratio is 83.3%, which satisfies the federal minimum loss ratio requirement of 80.0%.

Part III: Actuarial Memorandum

[Redacted]

Pennsylvania Health & Wellness, Inc.

Annual Individual Health Rate Filing

Pennsylvania

Effective: January 1, 2021

Forms: 86199PA001, 86199PA002, 86199PA003, 86199PA004

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1. General Information

SCOPE AND PURPOSE

This document contains the Part III Actuarial Memorandum for the individual health rate filing submitted by Pennsylvania Health & Wellness, Inc. (PHW) in the state of Pennsylvania, effective January 1, 2021. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT) and Part II Written Justification. This is a renewal rate filing.

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 URRT, which supports compliance with market rating rules and reasonableness of applicable rates. 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 PHW's individual rate filing. However, we recognize that this certification may become a public document. Milliman makes no representations or warranties regarding the contents of this letter to other users. Likewise, other users of this letter should not place reliance upon this actuarial memorandum that would result in the creation of any duty or liability for Milliman or its employees under any theory of law.

Consistent with the October 12, 2017 payment memo from the U.S. Department of Health and Human Services (HHS)¹, the premium rates developed and supported by this Actuarial Memorandum assume that cost-sharing reduction (CSR) subsidies will not be funded. Lawsuits regarding the collectability of CSR payments have been ruled upon since the issuance of the 2017 payment memo, but the individual market continues to operate without payments being funded. This actuarial memorandum reflects the estimated impact of the Section 1332 State Relief and Empowerment Waiver for benefit year 2021. Future modifications to the operation and parameters of the State Relief and Empowerment Waiver, as well as to legislation, appropriations, regulation, and/or court decisions regarding the funding of CSR payments may affect the extent to which the premium rates are neither excessive nor deficient.

As instructed by PHW, the premium rates developed and supported by this Actuarial Memorandum are based on legislative and regulatory provisions in effect at the time of submission as well as the expectation of approval of the Section 1332 Waiver. Changes to these provisions that impact 2021 may affect the extent to which the premium rates are sufficient and neither excessive nor deficient. PHW reserves the right to file revised rates in the event of changes to the regulatory environment in which they were developed to ensure rates are appropriate.

At the time of this rate filing submission, we acknowledge there is substantial uncertainty regarding the impact of the COVID-19 pandemic on claim costs and required premium rates in 2021, but have made a preliminary adjustment to reflect the increased risk and uncertainty associated with the pandemic and its secondary effects, within the bounds of guidance provided by the Pennsylvania Insurance Department. This adjustment is informed from modeling that is premised on assumptions of the spread of the disease, including assumptions as to how many people are infected in a population, how that infection rate is different by age/gender, how severe those infections are across the population, as well as assumptions regarding actions taken by governmental authorities, employers, and consumer and healthcare provider behavior in response to the pandemic.

Scientific knowledge of these items is incomplete and new data on the spread of COVID-19 in the United States is still emerging. In addition, actions taken by governmental authorities and the healthcare system related to the COVID-19 pandemic are rapidly changing. Due to the limited information available on the pandemic, any analysis is subject to a substantially greater than usual level of uncertainty.

In addition to CSR payments and the medical and economic impact of COVID-19, material rating impacts could arise from changes to various factors, including but not limited to:

- Advanced Premium Tax Credits
- Risk adjustment program payments and operation
- Limit on age rating factors
- Legal challenges to provisions of the Patient Protection and Affordable Care Act (ACA)

¹ <https://www.hhs.gov/sites/default/files/csr-payment-memo.pdf>

- Open enrollment duration and grace period modifications
- Status and implementation of Medicaid Expansion
- Enrollment of other populations (Medicare, Medicaid, high risk pool)
- Non-QHP coverage options (e.g. association health plans, short-term limited-duration insurance)
- Rules for Health Savings Accounts and Health Reimbursement Arrangements
- Section 1332 Waiver (e.g. state-based reinsurance program)
- Pharmacy (e.g. rules concerning mid-year formulary changes, pharmacy rebates, and treatment of cost sharing)
- Taxes and fees

If there are material deviations in the state-wide average premium (SWAP) for 2021 – for example, based on changes in the number of carriers in the market or carriers' pricing assumptions for 2021 – we would like to work with the Pennsylvania Insurance Department after the initial submission to update our estimated risk adjustment transfer.

The results are actuarial projections. Actual results will vary from those projected in the filing for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

COMPANY IDENTIFYING INFORMATION

- Company Legal Name: Pennsylvania Health & Wellness, Inc.
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 86199
- Market: Individual
- Effective Date: January 1, 2021

COMPANY CONTACT INFORMATION

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

DESCRIPTION OF BENEFITS

These products are issued by PHW as HMO health policies.

The major provisions of this form for each plan design and product can be found in Appendix 1.1.

RATE GUARANTEES

Rates are guaranteed not to change through December 31, 2021.

RENEWABILITY

Each policy is renewable by paying the applicable renewal premiums unless the policy holder no longer meets the eligibility requirements of the policy or the company decides not to renew all the policies in the state.

APPLICABILITY

The rates will apply to new and renewing business.

GENERAL MARKETING METHOD

This product will be sold through agents, direct mailings, the internet, and the Health Insurance Exchange.

ESTIMATED AVERAGE ANNUAL PREMIUM

The estimated average annual premium per policy in calendar year 2021 is \$5,960.

DISTRIBUTION OF BUSINESS

See Appendix 1.2 for the expected age and geographic distributions for these products.

RATE TABLES

See Appendix 1.3 for allowable rating factors. Appendix 1.4 also includes an example of how rating factors will be applied. For family coverage, rates for children are charged to no more than the three oldest covered children under age 21 consistent with the ACA.

2. Proposed Rate Changes

The rate changes for each plan offered in the single risk pool by PHW in the State of Pennsylvania are reflected in Worksheet 2, Section I of the Part I URRT.

REASONS FOR RATE INCREASE(S):

The rate projections for 2021 have been updated from the previous year's projections to reflect the most recent information available.

The following describes and quantifies the significant drivers underlying the proposed rate change for 2021. This breakdown is intended only for explanatory purposes and is distinct from the development of rates, as described in the subsequent sections of this memorandum.

- Risk Adjustment and Statewide Average Premium (-2.4% premium impact versus 2020 filed rates)
Risk adjustment transfer experience for calendar year 2019 was projected forward to 2021, including consideration of changes to the statewide average premium, risk adjustment program, PHW enrollee population morbidity relative to the Pennsylvania single risk pool and the high-cost risk pool.
- Single risk pool experience and utilization trend (-6.5% premium impact versus 2020 filed rates)
The individual single risk pool experience and Milliman *Health Cost Guidelines* underlying the rate projections have been updated. The current model reflects the projected utilization trend applied to experience (from 2019 to 2021) and the manual base data (from 2020 to 2021). There is a full description of utilization trend and other projection factors applied to experience in Section 6, "Trend Factors." There is a full description of the *Health Cost Guidelines* in Section 8, "Manual Rate Adjustments".
- Unit Cost trend (-1.3% premium impact versus 2020 filed rates)
Expected unit cost levels and reimbursement arrangements with providers have changed between 2020 and 2021. Additionally, certain third party administrative expenses have been reclassified from claims to administrative expenses for consistency with medical loss ratio reporting.
- Benefit Design and CSR Subsidies (-8.9% to 2.6% premium impact versus 2020 filed rates, varies by plan)
PHW's 2021 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2020. The rates do reflect updated projections of actuarial value and cost sharing by plan, as described in Section 12, "Plan Adjusted Index Rate." Premium rates continue to reflect the expectation that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans. Enrollment projections reflect updated expectations regarding member plan selections by metal and CSR level, which in turn affect the required rate load to compensate for CSR non-funding.
- New taxes and fees imposed on the issuer (-2.0% premium impact versus 2020 filed rates)
Premium rates have been adjusted to reflect the schedule of taxes and fees for 2021. For 2020, the ACA Insurer Fee was applied to rates. In December 2019, Congress passed a spending bill that has discontinued the ACA Insurer Fee effective in 2021. This decreases rates relative to 2020.
- Section 1332 Waiver (-1.8% premium impact versus 2020 filed rates)
The "Section 1332 Waiver" column reflects the estimated impact of the Section 1332 State Relief and Empowerment Waiver on each plans' rate change.
- Anticipated changes in the average morbidity of the single risk pool (2.4% premium impact versus 2020 filed rates)
See Section 7, "Adjustments to Trended EHB Allowed Claims PMPM", for details on the projection of single risk pool morbidity.
- Administrative Expenses and Profit (6.7% premium impact versus 2020 filed rates)
Certain third party administrative expenses have been reclassified from claims to administrative expense for consistency with medical loss ratio reporting. See Section 12, "Plan Adjusted Index Rate", for details on projected non-benefit expenses.

- Impact of COVID

Premium rates have been adjusted by 1.4% to reflect the estimated impact of the COVID-19 pandemic and associated secondary effects on the cost to provide healthcare coverage in 2021.

The variance in the rate changes across plans does not reflect the incorporation of plan-specific morbidity. When projecting plan rating factors, we have assumed the same demographic and risk characteristics for each plan priced. This pricing method excludes expected differences in the morbidity of members assumed to select the plan. Additional discussion of how the actuarial value of each plan is determined can be found in Section 12, “Plan Adjusted Index Rate”, which further addresses how rate changes can vary by plan under a single risk pool methodology.

3. Single Risk Pool

The 2021 rate development is based on the single risk pool set by the State of Pennsylvania, which was established according to the requirements in 45 CFR Part 156.80. The single risk pool is defined as the non-grandfathered individual business in Pennsylvania.

Neither the single risk pool for the experience period nor the projection period include members who are eligible to remain enrolled in transitional plans.

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

The following information supports the best estimate of premium and claims for the single risk pool during the experience period, as reported in Worksheet 1, Section I and Worksheet 2, Section II of the URRT. The experience period for this rate filing is calendar year 2019.

Paid Through Date: 2/29/2020

Current Date: 2/29/2020

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

A breakout of the claims shown in Worksheet 1, Section I is provided in the appendices as Appendix 4.1.

Allowed and incurred claims, as defined by the URRT instructions, were determined from PHW's claim record system. Incurred but not paid amounts were estimated using a combination, as appropriate, of the loss ratio and completion methodologies. The estimation for incurred but not paid amounts is based on the experience period claims reported. This estimation was performed using a consistent methodology for both allowed and paid claims. Differences in effective completion factors for allowed versus paid claims are attributable to differences in the seasonal patterns of allowed versus paid claims. Actual claims run-out may reflect some variability from expectations.

Incurred claims are defined as allowed claims less member cost-sharing and cost-sharing paid by the U.S. Department of Health and Human Services (HHS) on behalf of low-income members. Cost-sharing paid by HHS will be zero for 2021 under their current guidance.

EXPERIENCE PERIOD RISK ADJUSTMENT AND REINSURANCE ADJUSTMENTS PMPM

The risk adjustment transfer and reinsurance receivables for the experience period is shown on Worksheet 1, Section I of the URRT. The estimated risk transfer reflects the July 2020 estimate of PHW's 2019 risk transfer amount calculated and provided by the Pennsylvania Insurance Department. There were no state or federal reinsurance recoveries in 2019.

CURRENT ENROLLMENT AND PREMIUM

The current enrollment and premium values on Worksheet 2, Section II are reported as of 2/29/2020.

Earned premium in the experience period is not adjusted for taxes, assessments, risk adjustment receivables or payables or MLR rebates.

5. Benefit Categories

The Milliman *Health Cost Guidelines (HCGs)* were used to categorize the projected claims into the benefit categories in Worksheet 1, Section II. The detailed benefit categories from the HCGs were then consolidated into the URRT benefit categories shown on Worksheet 1, Section II of the Part I URRT. See Appendix 5.1 for a description of this mapping.

The algorithm used to assign the experience and manual data utilization and cost information is summarized as follows:

INPATIENT HOSPITAL

Inpatient hospital includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

OUTPATIENT HOSPITAL

Outpatient hospital includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation, and other services provided in an outpatient facility setting and billed by the facility.

PROFESSIONAL

Professional includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, and other professional services other than hospital based professionals whose payments are included in facility fees.

OTHER MEDICAL

Other medical includes non-capitated ambulance, home health care, DME, prosthetics, supplies, vision exams, dental services, and other services. The measurement units for utilization used in this category are a mix of visits, cases, procedures, etc.

CAPITATION

Capitation includes all services provided under one or more capitated arrangements.

PRESCRIPTION DRUG

Prescription drug includes drugs dispensed by a pharmacy and is net of rebates.

6. Trend Factors

This section demonstrates and describes the methodology for developing the trend factors used to project the 2019 experience period Essential Health Benefit (EHB) allowed claims to the 2021 projection period as shown in Worksheet 1, Section II of the URRT. The cost and utilization trend factors for “Year 1” and “Year 2” shown on the URRT are annual trends; the factors for “Year 1” represent 12 months of trend from 2019 to 2020 and the factors for “Year 2” represent 12 months of trend from 2020 to 2021.

TREND FACTORS (URRT COST TREND AND URRT UTILIZATION TREND PROJECTION FACTORS)

The cost trend factors reflect the following:

- Changes in contractual reimbursement and discounts between the experience and projection periods for a fixed basket of services. This is for providers that were already part of the network in 2019, based on actual 2019 contracts and ongoing provider and Pharmacy Benefit Manager (PBM) contracting efforts for 2021, controlling for changes in service mix, the geographic distribution of enrollees, and pharmacy rebates.
- Changes in the distribution of services among network providers other than changes driven by expanding the provider network (there were no other significant network changes from 2019 to 2021).
- Average charge trend between the experience and projection periods normalized for demographics, morbidity, and benefit design.

Appendix 6.1 decomposes the cost trend factor into its constituent parts.

The utilization trend factors reflect the following:

- Assumed changes in the mix or intensity of services provided for a fixed level of illness burden.
- Secular utilization trend, normalized for demographics, morbidity, and benefit design, informed by consideration of multiple sources, including typical industry trend assumptions, the Milliman *Health Cost Guidelines*, and analysis of observed historical trends for Ambetter products.

Appendix 6.2 compares the utilization trend factor by benefit category to various industry trends.

7. Adjustments to Trended EHB Allowed Claims PMPM

This section describes and supports the adjustments other than trend used to project the 2019 experience period Essential Health Benefit (EHB) allowed claims to the 2021 projection period as shown in Worksheet 1, Section II of the URRT. Each factor represents the change between the experience period and projection period. The factors, therefore, are not annualized values.

MORBIDITY ADJUSTMENT

Claims were adjusted for estimated differences in morbidity between PHW's 2019 membership (20,216) and its projected 2021 membership (57,063).

Appendix 7.1 decomposes the morbidity projection factor into its components, including the following:

- Utilization was adjusted for projected changes in statewide single risk pool morbidity from 2019 to 2021 based on consideration of regulatory and market uncertainties.
- Utilization was also adjusted for projected changes in the morbidity of PHW's members relative to the single risk pool from 2019 to 2021.
- In order to compensate for the impact of pricing all plans to a single risk pool morbidity, an offsetting "liability-based reweighting" adjustment was applied to reweight allowed claims experience by plan based on relative actuarial value (e.g. such that gold plans would receive more weight than bronze).

Consistent with the 2021 URR Instructions, these morbidity adjustments reflect the component of the change in average allowed claims PMPM holding constant the experience period population's demographics (e.g. age, gender, and region), product mix, and all provider network contracts and time parameters.

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2021 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

Consistent with COVID-19 rating guidance from the Pennsylvania Department of Insurance, the morbidity projection factor reflects a 2.5% adjustment for the combined impact of COVID-19-related cost drivers on healthcare utilization and intensity in 2021, including both the direct cost of acute COVID-19 treatment, testing, and vaccination along with potential secondary impacts of the pandemic on population health and utilization patterns.

DEMOGRAPHIC SHIFT

Experience period claims were adjusted for differences in the projected mix of 2021 membership by gender and age band using demographic factors from the Milliman *Health Cost Guidelines*.

Experience period claims were also adjusted for differences in the projected mix of 2021 membership by metropolitan statistical area (MSA) using utilization and unit cost area factors from the Milliman *Health Cost Guidelines* and differences in contractual reimbursement by area.

Appendix 7.2 decomposes the demographic changes factor into its components.

PLAN DESIGN CHANGES

Experience period claims were adjusted for changes in plan mix and plan design.

This adjustment factor reflects anticipated changes in the demand for services due to differences in product mix and cost-sharing requirements from the experience period to the projection period. Population demographics and morbidity were held constant across plan designs for this adjustment to avoid confounding with demographic and morbidity shifts.

Where applicable, this factor is also used to reflect addition or removal of covered benefits to align the 2021 projection with benefits covered by the state EHB benchmark plan:

- No such benefit change adjustments were required from 2019 to 2021.

Appendix 7.3 decomposes the plan design changes factor into its components.

OTHER ADJUSTMENTS

Experience period claims were also adjusted for the following changes between the experience period and projection period:

- Anticipated changes in capitation contracts.
- Changes in pharmacy rebates and dispensing fees between the experience and projection periods developed based on changes to PBM contracting from 2019 to 2021 and projected drug utilization.
- The reimbursement impact of expanding the provider network from 2019 to 2021 (developed using estimates of the distribution of services and relative unit costs by provider). This only reflects the impact of new providers; the impact of changes in the distribution of services among existing network providers is reflected in unit cost trend.
- Adjustment for expected claims costs without corresponding premium revenue, due to ACA grace period provisions.

Appendix 7.4 decomposes the other changes factor into its components.

8. Manual Rate Adjustments

SOURCE AND APPROPRIATENESS OF EXPERIENCE DATA USED

Manual Experience Basis

The manual rate development is based on the Milliman Managed Care Rating Model (MCRM) and the companion Milliman *Health Cost Guidelines (HCGs)*, and consideration of relevant QHP experience in other states. The MCRM includes several adjustments from the HCGs to be consistent with and appropriate for the expected individual population that will be enrolled, including morbidity, geographic area utilization relativities, expected provider reimbursement, and utilization management programs.

The HCGs provide a flexible but consistent basis for the determination of claim costs for a wide variety of health benefit plans. These rating structures are used to anticipate future claim levels, evaluate past experience, and establish interrelationships between different health coverage levels.

The Milliman HCGs are developed as a result of Milliman's continuing research on health care costs. They were first developed in 1954 and have been updated and expanded annually since then. These guidelines are continually monitored as we use them in measuring the experience or evaluating the rates of our clients and as we compare them to other data sources.

The HCGs are a cooperative effort of all Milliman health actuaries and represent a combination of their experience, research, and judgment. An extensive amount of data is used in developing these guidelines including published and unpublished data. In most instances, cost assumptions are based on our evaluation of several data sources and, therefore, are not specifically attributable to a single source. Since these guidelines are a proprietary document of Milliman, they are only available for release to specific clients that lease these guidelines and to Milliman consulting health actuaries.

Market-wide rates were developed based on the adjusted MCRM (see "Adjustments Made to the Data" below for more detail on these adjustments). We used the HCGs to estimate the value of cost-sharing and relative utilization of services for each plan and to inform rating factors.

Manual Morbidity Basis

Composite morbidity factors are used to adjust the Milliman Managed Care Rating Model (MCRM) from the large employer group basis of the HCGs to the projected morbidity of PHW's membership in 2021.

The morbidity for PHW's 2021 membership is assumed to equal the projected morbidity for the Pennsylvania single risk pool times the morbidity of PHW's membership relative to the single risk pool.

We estimated historical single risk pool morbidity by comparing historical risk adjustment results for the Pennsylvania individual market versus the employer group population underlying the HCGs, controlling for risk score differences attributable to non-morbidity factors (e.g. demographics and plan mix). We then projected this historical morbidity snapshot forward to account for expected changes in the risk pool composition over time.

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2021 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

ADJUSTMENTS MADE TO THE DATA

The following adjustments were made to calibrate the pricing model to the expected population:

- Cost trend and provider reimbursement
- Rating region
- Expected demographics
- Utilization trend
- Expected morbidity
- Expected utilization management savings
- Benefit plan designs

- Calibration based on relevant QHP experience
- Grace Period
- 2021 COVID-19 Morbidity Impact

See Appendix 20.2 for a demonstration of these adjustments. The adjustments, which are discussed above, are appropriate and necessary to reflect the anticipated population, region, provider network, and benefits anticipated for the 2021 single risk pool.

INCLUSION OF CAPITATION PAYMENTS

Capitated payments for services are accounted for through a PMPM allocation to claims, where the average capitation amount replaces the projected claims amount.

9. Credibility of Experience

DESCRIPTION OF THE CREDIBILITY METHODOLOGY USED

Credibility is first calculated using the following formula:

If Member Months < 12,000:	0%
If $12,000 \leq \text{Member Months} < 125,000$:	$(\text{Member Months} / 125,000) ^{0.5}$
If Member Months $\geq 125,000$:	100%

Here, "Member Months" is defined as total 2019 member months across PHW's calendar year 2019 individual block of business that are suitable for pricing.

This formula is based on empirical research into the minimum number of member months required such that the projected allowed PMPM of a group based on historical experience is within 10% of the actual allowed PMPM 97% of the time.

TOTAL 2019 MEMBER MONTHS: 20,216

CREDIBILITY LEVEL ASSIGNED TO BASE PERIOD EXPERIENCE: 40.22%

Note that credibility is calculated based on 2019 experience data that is suitable for pricing and may not exactly match the total 2019 member months shown above.

The base period experience was not used to develop the manual rate, so there is no double counting of base period experience.

Actuarial Standard of Practice #25 "Credibility Procedures" was considered when determining the credibility level.

10. Establishing the Index Rate

The Index Rate for the Experience Period (calendar year 2019) is a measurement of the average allowed claims PMPM for EHB benefits. This value (\$237.78) is located on Worksheet 1, Section I of the URRT. The Index Rate for the Experience Period reflects the actual mixture of smoker/non-smoker population, area factors, plan enrollment, and the actual mixture of risk morbidity in the single risk pool during the experience period. The Index Rate for the Experience Period has not been adjusted for payments and charges under the risk adjustment and reinsurance programs or for Exchange user fees. We have adjusted the Index Rate for the Experience Period to remove any non-EHBs. The claim system does not currently distinguish between EHB and non-EHB claims, so this adjustment was made based on the expected percentage of non-EHB claims for the experience period. The experience period did not contain non-single risk pool claims, so no adjustment was made for this.

The Index Rate for the Projection Period (\$344.89) (calendar year 2021) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d)(1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for EHBs for calendar year 2021 and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The total allowed claims include benefits in excess of EHBs (coverage for adult vision and adult dental). The Index Rate for the Projection Period was calculated based on the methodology discussed in Section 6, "Trend Factors", Section 7, "Adjustments to Trended EHB Allowed Claims PMPM", and Section 8, "Manual Rate Adjustments". The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2022.

The development of the Index Rate for the Projection Period is shown in Worksheet 1, Section II. This reflects:

- The projection period of calendar year 2021
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 demonstrates the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. Note that the Projected Index Rate in Appendix 10.1 (\$345.01) differs from the value in the URRT due to the rounding rules in the URRT. The next two sections further describe the steps taken to develop the Market-Wide Adjusted Index Rate and Plan Adjusted Index Rates.

11. Development of the Market-Wide Adjusted Index Rate

The Index Rate for the Projection Period is adjusted to arrive at the Market-Wide Adjusted Index Rate (\$510.50) based on the following adjustments, as outlined in 45 CFR 156.80(d)(1):

- Adjustment for Section 1332 State Relief and Empowerment Waiver (state-based reinsurance program)
- Adjustment for the Risk Adjustment Program
- Exchange user fee adjustment

Since the Index Rate is on an allowed claims basis, the market-level adjustments are applied on an allowed basis. Similar to the Index Rate, the Market-Wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool. The Market-Wide Adjusted Index Rate is not calibrated. Appendix 11.1 shows the development of the Market-Wide Adjusted Index Rate. Note that the Market Adjusted Index Rate in Appendix 11.1 (\$510.64) differs from the value in the URRT due to the rounding rules in the URRT.

REINSURANCE

No federal reinsurance recoveries are expected in the projection period. The reinsurance that was entered in the field for projected reinsurance on URRT Worksheet 1, Section II reflects a reduction in the index rate due to the Section 1332 State Relief and Empowerment Waiver. On Appendix 11.1, the reinsurance adjustment is shown on an allowed basis as a multiplicative factor, and this factor is 0.971.

RISK ADJUSTMENT PAYMENT/CHARGE

The Projected Risk Adjustment Transfer PMPM [REDACTED] is shown on Worksheet 1, Section II on an allowed basis. This amount does not include the 2021 Risk Adjustment User Fee of \$0.25 PMPM (0.05% of premium). The Risk Adjustment User Fee is included with Taxes and Fees on Worksheet 2, line 3.7. Appendix 11.1 shows how the anticipated risk adjustment transfer revenue is applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate.

The state transfer calculation portion of the total risk adjustment transfer is based on the risk adjustment transfer formula, as provided in the Federal Register Volume 78 Number 47, and displayed below.

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

Where:

$\bar{P}_s$ = state average premium;

$PLRS_i$ = plan i 's plan liability risk score;

AV_i = plan i 's metal level AV;

ARF_i = plan i 's allowable rating factor;

IDF_i = plan i 's induced demand factor;

GCF_i = plan i 's geographic cost factor;

s_i = plan i 's share of state enrollment as measured in member months;

and the denominator is summed across all plans in the risk pool in the market in the state.

We project the portfolio average for each factor in the risk adjustment transfer formula using a combination of (i) the state's actual historical risk adjustment factors adjusted to the projected population and (ii) adjustments for market and risk adjustment program changes. The resulting aggregate payment or receivable is then proportionally allocated to all plans in the portfolio.

For the purpose of our modeling, each of these factors was approximated as follows.

P: The state average premium was assumed to be approximately [REDACTED] (net of the 14% administrative cost carve out). Consistent with guidance from the Pennsylvania Department of Insurance, the statewide average premium assumption has not been adjusted for the expected impact of the COVID-19 pandemic on 2021 premium rates.

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2018, as reported by the U.S. Department of Health and Human Services (HHS), adjusted for projected changes in the demographics, morbidity, and plan mix of the single risk pool from 2018 to 2021.

The average risk score for PHW's membership is projected by adjusting the projected single risk pool average risk score for risk score differences associated with demographic, plan mix, and morbidity differences between the two populations.

HHS's proposed HCC model and coefficient changes for 2020 and 2021 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the projected statewide and PHW risk score projections are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2018, as reported by HHS.

The average IDF for PHW is projected by applying the induced demand factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 11 to PHW's projected population. The formula recognizes the following IDF factors by metallic tier: Bronze 1.00, Silver 1.03, Gold 1.08 and Platinum 1.15.

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2018, as reported by HHS.

The average AV for PHW is projected by applying the metal level AV factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 9 to PHW's projected population. The formula recognizes the following AV values by metallic tier: Bronze 0.60, Silver 0.70, Gold 0.80, and Platinum 0.90.

ARF: As stated in the March 11, 2013 Federal Register, page 15433, the allowable rating factor (ARF) adjustment accounts only for age rating.

The statewide average ARF is projected based on the average ARF of the single risk pool in 2018, as reported by HHS, adjusted for projected changes in the demographics of the single risk pool from 2018 to 2021.

The average ARF for PHW is projected by applying the proposed 2021 HHS age rating factors to PHW's projected population. An equal distribution across ages within each age band was assumed.

GCF: The average GCF for PHW relative to the statewide average was modeled based on historical GCFs by rating area, any anticipated changes in these GCFs over time, and PHW's projected enrollment by rating area.

The total transfer is calculated as the sum of the state transfer calculation described above and a net transfer for 2021 attributable to the high cost risk pooling program. We modeled this as the combination of a receivable, based on the attachment point and coinsurance from the 2021 Notice of Benefit and Payment Parameters (NBPP), and an assessment, based as a percentage of premium.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2021 risk transfer projection and via the calculation of the net high cost risk pooling receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers.

The projected transfer amount assumes no impact under the Risk Adjustment Data Validation (RADV) process.

The risk adjustment transfer amounts [REDACTED] shown on Worksheet 1 of the URRT are the actual PMPM amounts expected in the projection period on an allowed basis. The risk adjustment transfer amount applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate is on an allowed claims basis, as the Index Rate is on an allowed claims basis.

The demographic, plan mix, and morbidity assumptions supporting the risk transfer projection are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

EXCHANGE USER FEES

The Exchange user fee adjustment applied to premium rates is 2.99% of premium. This is based on weighting the expected distribution of issuer enrollment sold through the Exchange and sold outside of the Exchange. Per the 2021 NBPP, the

Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange, and there is no Exchange fee for members enrolling in coverage outside of the Exchange. We assumed 99.83% of members would enroll through the Exchange and 0.17% would enroll outside of the Exchange. On Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor, and this factor is 1.038.

12. Plan Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: \$496.68) are included in Worksheet 2, Section III of the URR. The Plan Adjusted Index Rates are the Market-Wide Adjusted Index Rate adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d)(2):

- The actuarial value and cost-sharing design of the plan
 - The CMS Actuarial Value Calculator was used to determine the AV metal value for plan provisions that fit within the calculator parameters. The AVs for all plans were developed using appropriate adjustments as described in Section 16 of this actuarial memorandum.
 - The actuarial value and cost-sharing pricing adjustment was developed using a claims simulation methodology with a large dataset of individual exchange data, calibrated to the expected population.
 - Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
 - Using the same dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan so that allowed relativities by plan solely reflect benefit design differences.
 - Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
 - The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load applied to each silver ACA-compliant plan sold through the Exchange.
- The plan's provider network, delivery system characteristics, and utilization management adjustment practices.
 - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
 - For a subset of plans, additional benefits include coverage for adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market-Wide Adjusted Index Rate).
 - Non-benefit expenses (\$103.83) are discussed in detail below. Appendix 12.3 decomposes the administrative cost adjustment into its components.

There are no catastrophic plans being offered, so there is no eligibility adjustment made for catastrophic plan enrollment.

Administrative costs and other benefits (non-EHB) common to all plans are added to the Market-Wide Adjusted Index Rate. Then, factors for actuarial value and cost-sharing and non-EHBs by plan are applied to reach the Plan Adjusted Index Rate for each plan.

The development and values of the Plan Adjusted Index Rates are shown in Appendix 12.1.

The Plan Adjusted Index Rates reflect the average demographic characteristics of the single risk pool and are not calibrated.

ADMINISTRATIVE EXPENSE LOAD

The administrative expense load (\$70.76; 14.25% of Premium) was provided by PHW. This allowance is based on projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

There is an additional amount to cover approved quality improvement expenses (\$3.00) and provider incentive payments (\$2.00).

The administrative expenses are allocated proportionally by plan on a constant percentage of premium basis. A breakdown of administrative expenses can be found in Appendix 12.2.

TAXES AND FEES

The taxes and fees (\$19.03) which may be subtracted from premiums for purposes of calculating the MLR are listed in Appendix 12.2.

For 2021, the Risk Adjustment User Fee (\$0.25) is included as part of Taxes and Fees on line 3.7 on Worksheet 2 of the URRT.

See Section 11, "Development of the Market-Wide Adjusted Index Rate", for discussion on how the Exchange user fee is calculated and applied to the Market-Wide Adjusted Index Rate.

PROFIT (OR CONTRIBUTION TO SURPLUS) & RISK MARGIN

This load (\$9.04; 1.82% of Premium) was applied proportionally to all products and plans and can be found in Appendix 12.2.

13. Calibration

The Plan Adjusted Index Rates are calibrated for plans within the single risk pool to correspond to an age rating factor of 1.0, a geographic rating factor of 1.0, and a tobacco use rating factor of 1.0. The intent of the calibration factors is to reset the Plan Adjusted Index Rates so that applying the age factor, geographic rating area factor, and tobacco use factor will result in the appropriate consumer adjusted premium rate. The calibration factors for each of the age, geographic, and tobacco use factors are shown in Appendix 13.1. Note that each of the calibration factors has one value that is applied uniformly and does not vary by plan.

AGE CURVE CALIBRATION

The age curve calibration factor (1.592) is applied in Appendix 13.1. The age curve calibration factor is calculated by weighting the prescribed age rating factors with the projected single risk pool membership distribution. This age curve calibration calculation is based on page 9 of the 2021 Unified Rate Review Instructions. The age factor for each age band is the simple average of the factors in that band. The rounded weighted average age corresponding to this age calibration factor is 47 years.

Appendix 13.1 demonstrates the calibration of the Plan Adjusted Index Rates for age. The distribution of members by age is in Appendix 1.2 and the age factors are in Appendix 1.3.

GEOGRAPHIC FACTOR CALIBRATION

The geographic rating factors are displayed in Appendix 1.3. In order to determine the calibration factor for geography (1.000), the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

The geographic factors were developed to reflect provider reimbursement and practice pattern differences by area. The reimbursement reflected in the geographic factors is based on current and projected contracts for providers by rating area. The practice patterns reflected in the geographic factors are based on *Health Cost Guidelines* research. Projected risk pool morbidity and age/gender factors were set at statewide levels during geographic factor development. The area factors used are reflective of differences in delivery costs (including unit cost and provider practice pattern differences) only and do not reflect differences in population morbidity.

The distribution of members by rating area is in Appendix 1.2 and the area factors are in Appendix 1.3.

TOBACCO USE RATING FACTOR CALIBRATION

The tobacco use calibration factor (1.005) is applied in Appendix 13.1. The tobacco use calibration factor removes the portion of the cost expected to be recouped through the tobacco surcharge. This factor is calculated by weighting the tobacco factors with the single risk pool membership distribution of tobacco and non-tobacco users.

The tobacco factors and the development of the tobacco use calibration factor are listed in Appendix 13.4. The tobacco factors are listed in Appendix 1.3.

CALIBRATION ADJUSTMENTS ARE APPLIED UNIFORMLY TO ALL PLANS

The calibration adjustment (1.600) does not vary by plan as is evident in Appendix 13.1. The member-level adjustments as described in 45 CFR 147.102 are applied uniformly to all plans in the single risk pool, and these adjustments do not vary by plan.

On Appendix 13.1, the Plan Adjusted Index Rates are calibrated for age, tobacco, and geography to determine the Calibrated Plan Adjusted Index Rates (\$310.46 aggregate). Multiplying the Calibrated Plan Adjusted Index Rate by the age, tobacco, and area factors produces the Consumer Adjusted Premium Rate. Appendix 13.3 demonstrates the factors and member months used in the calculation of the average geographic rating factor. Appendix 1.4 lists the steps to calculate final premium rates and shows the calculation for an example policy with family coverage.

14. Consumer Adjusted Premium Rate Development

Each Plan Adjusted Index Rate is divided by the overall calibration factor to determine the corresponding Calibrated Plan Adjusted Index Rate.

The following allowable rating factors, as specified by 45 CFR Part 147.102, are applied to the Calibrated Plan Adjusted Index Rate to determine the rate that is charged to the health insurance purchaser:

- Age
 - The prescribed standard age factors were used.
- Rating Area
 - The area factors are listed in Appendix 1.3. The methodology for developing geographic factors is included in Section 13, “Calibration”.
- Tobacco status
 - The tobacco factor for 2021 is set to 1.15 for all ages 21+. The factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report “The Business Case for Coverage of Tobacco Cessation, 2012 Update” by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of non-smokers and may be as much as 34% higher than costs for non-smokers.
- For family coverage, rates for children are charged to no more than the three oldest covered children under age 21.

Appendix 1.3 lists the allowable rating factors and Appendix 1.4 has an example calculation of a family’s rates.

15. Projected Loss Ratio

The projected medical loss ratio (MLR) is 83.3%. The projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining MLR rebates. There was no credibility adjustment applied to the projected MLR. Including a credibility adjustment would only increase the projected MLR, which already satisfies the MLR requirement. See Appendix 15.1 for the calculation for the projected federal medical loss ratio.

16. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I URRT were calculated using the Final 2021 Federal AV Calculator for the plan provisions that fit within the calculator parameters and making appropriate adjustments to the AV identified by the calculator for plan design features that are not compatible with the parameters of the AV Calculator.

We evaluated plans in cases where there are one or more services not subject to deductible for which the copay does not accrue to the deductible. These plan designs conflict with the underlying logic of the AV Calculator, which assumes that copays accrue to the deductible when the service is not subject to deductible. To develop the adjustment to the actuarial values, we modified a copy of the Federal AV Calculator to permit the user to specify whether copays for services not subject to the deductible should accrue to the deductible. To ensure that the AV metal values are consistent across the plan portfolio, the modified calculator was used to develop the AV for all plans.

The unique plan design certification is located in Section 22 of this actuarial memorandum. Please refer to Appendix 16.1 for screenshots documenting the outcomes of the AV Calculator for each plan.

17. Membership Projections

PHW developed its membership projections shown on Worksheet 2 of the URRT by starting with its own relevant 2020 QHP open enrollment data and adjusting for expected enrollment changes through 2021.

For Silver plan membership, the membership projections break out enrollment separately for each cost-sharing reduction subsidy level.

The detail of the projected membership by subsidy level is shown in Appendix 17.1.

18. Terminated Plans and Products

A list of the plans being terminated and the plans to which these are being mapped is included in the appendices as Appendix 18.1.

19. Plan Type

The Plan Types listed in Worksheet 2, Section I of the Part I URRT describe PHW's plans exactly.

20. Effective Rate Review Information

See Appendix 20.1 for documents summarizing the capital and surplus position of PHW.

The following Pennsylvania state-specific requirements have been included elsewhere in this filing package:

- 2021_PHW_State_Act_Memo_20200717.pdf
- 2021_PHW_Actuarial_Memorandum_Rate_Exhibits_20200717.xlsm
- 2021_PHW_Plan_Design_Summary_and_Rate_Tables_20200717.xlsm
- 2021_PHW_Inc_Completeness_and_Redaction_Checklist_20200717.xlsm
- 2021_PHW_Pennsylvania_Counties_Map_20200717.ppt
- 2021_PHW_State_Required_Cover_Letter_20200717.docx
- 2021_PHW_Rate_Change_Request_Summary_20200717.docx
- 2021_PHW_Inc_Redaction_Justification_20200717.pdf
- 2021_PHW_Inc_Public_Rate_Filing_PDF_20200717.pdf

21. Reliance

In the preparation of this filing, I relied upon data provided under the direction of [REDACTED], Pennsylvania Health & Wellness, Inc. I performed general reasonableness checks, but I have not audited the data and have relied upon its accuracy. To the extent that the underlying data is inaccurate, this filing may also be inaccurate. Actual results will vary from those projected in the filing. This is due to random fluctuations, unexpected large claims, changes in population, and other such factors.

See Appendix 21.1 for a listing of items received for the rate development.

22. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries in good standing and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform the work. This filing is prepared on behalf of Pennsylvania Health & Wellness, Inc. (the “Company”) to comply with applicable State and Federal Statutes for individual rate filings.

I am affiliated with Milliman, Inc. (“Milliman”), an independent actuarial consulting firm that is not affiliated with, nor a subsidiary of, nor in any way owned or controlled by a health plan, health insurer, or a trade association of health plans or insurers.

I certify the rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the profession’s Code of Professional Conduct. While other ASOPs apply, particular emphasis was placed on the following:

- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits
- ASOP No. 12, Risk Classification
- ASOP No. 23, Data Quality
- ASOP No. 25, Credibility Procedures
- ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
- ASOP No. 41, Actuarial Communications
- ASOP No. 42, Health and Disability Actuarial Assets and Liabilities Other Than Liabilities for Incurred Claims
- ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

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

1. The Index Rate for the Projection Period is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient based on my best estimates of the 2021 individual market.
2. 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.
3. The geographic rating factors used reflect only differences in the cost of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
4. The CMS Actuarial Value Calculator, with appropriate adjustments, was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans. This rate filing is in compliance with all applicable laws and rules.

Regarding Pennsylvania state certification requirements, I certify that to the best of my knowledge and judgment:

5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
6. No new plans are modifications of existing plans as described in the uniform modification standards in 45 C.F.R. § 147.106.
7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification.

The URRT does not demonstrate the process used to develop proposed premium rates. It is representative of information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

The 2021 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the 2021 plan year premium rates provided in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, changes to the operation and parameters of the proposed state 1332 reinsurance waiver; or a decision by Congress, the Health and Human Services Secretary, or the Centers for Medicare and Medicaid Services director to fund cost-sharing reduction subsidies, alter advance premium tax credits, or further modify the individual mandate requirement and penalty. In the event that a material provision is impacted, a revision to the rates will be needed. In particular, rates were developed assuming steady funding of Advanced Premium Tax Credits (APTCs) and no funding of cost-sharing reduction (CSR) subsidy payments. The continuity of this funding approach will impact whether rates are sufficient and not excessive. Milliman expresses no opinion with regard to the future funding of CSR payments.

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience. Furthermore, due to the substantial uncertainty regarding the impact of the COVID-19 pandemic, we believe some of the assumptions related to the pandemic's financial impact will exhibit a substantially greater divergence from expectations.

The information provided in this actuarial memorandum is in support of the items illustrated in the URRT and does not provide an actuarial opinion regarding the URRT's process used to develop proposed premium rates. It does certify that rates were developed in accordance with applicable regulations, as noted.

It is certain that actual experience will not conform exactly to the assumptions used in this analysis.

Signed:

Name: [REDACTED]

Title: Consulting Actuary

Date: July 17, 2020

Unique Plan Design Certification

[REDACTED]

CONFIRMATION THAT ONLY IN-NETWORK COST SHARING, INCLUDING MULTITIER NETWORKS, WAS CONSIDERED:

Only in-network cost sharing, including multitier networks, was considered.

ACTUARIAL CERTIFICATION LANGUAGE:

The AVC was used to determine the AV for the plan provisions that fit within the calculator parameters. For benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value, the development of the AV is based on one of the acceptable alternative methods outlined in 45 CFR 156.135(b)(2) or 45 CFR 156.135(b)(3).

The analysis was

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

Signed:

Name: [REDACTED]

Title: Consulting Actuary

Date: July 17, 2020

Appendix 1.1
Pennsylvania Health & Wellness, Inc.
Description of Benefits

Plan Design	Plan ID	Plan Type	Medical Deductible	Member Coinsurance	Rx Deductible	OOP Max	PCP Visit	Specialist Visit	Rx Member Cost-Sharing				Includes adult vision coverage?	Includes adult dental coverage?
									Generic	Preferred Brand	Non-Preferred Brand	Specialty		
Ambetter Secure Care 5 (2021)	86199PA0010025	HMO	\$1450 INT	20%	INT	\$6,300	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	30% SD	30% SD	N	N
Ambetter Secure Care 15 (2021)	86199PA0010026	HMO	\$1150 INT	20%	INT	\$4,450	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	30% SD	30% SD	N	N
Ambetter Balanced Care 11 (2021)	86199PA0010004	HMO	\$6000 INT	40%	INT	\$8,500	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 12 (2021)	86199PA0010012	HMO	\$6500 INT	40%	INT	\$8,400	\$35 NSD	\$70 NSD	\$25 NSD	\$60 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 24 (2021)	86199PA0010027	HMO	\$7450 INT	0%	INT	\$7,450	\$40 NSD	\$80 NSD	\$20 NSD	\$60 NSD	\$0 SD	\$0 SD	N	N
Ambetter Balanced Care 25 HSA (2021)	86199PA0010008	HMO	\$4800 INT	0%	INT	\$4,800	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Balanced Care 26 (2021)	86199PA0010009	HMO	\$5450 INT	30%	INT	\$8,100	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 28 (2021)	86199PA0010010	HMO	\$0	50%	\$1,500	\$8,200	\$50 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	N	N
Ambetter Balanced Care 29 (2021)	86199PA0010007	HMO	\$5450 INT	35%	INT	\$8,400	\$20 NSD	D&C	\$35 NSD	\$75 NSD	50% SD	50% SD	N	N
Ambetter Essential Care 1 (2021)	86199PA0010002	HMO	\$8300 INT	0%	INT	\$8,300	\$0 SD	\$0 SD	\$25 NSD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Essential Care 2 HSA (2021)	86199PA0010022	HMO	\$6900 INT	0%	INT	\$6,900	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Essential Care 10 (2021)	86199PA0010006	HMO	\$7200 INT	50%	INT	\$8,400	50% NSD	D&C	\$25 NSD	D&C	D&C	D&C	N	N
Ambetter Secure Care 201 HSA (2021)	86199PA0030007	HMO	\$3200 INT	0%	INT	\$3,200	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Secure Care 202 (2021)	86199PA0030008	HMO	\$1150 INT	20%	INT	\$4,450	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	30% SD	30% SD	N	N
Ambetter Balanced Care 201 HSA (2021)	86199PA0030003	HMO	\$5800 INT	0%	INT	\$5,800	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Balanced Care 203 (2021)	86199PA0030004	HMO	\$6450 INT	35%	INT	\$8,200	\$15 NSD	D&C	\$35 NSD	\$75 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 204 HSA (2021)	86199PA0030006	HMO	\$4800 INT	0%	INT	\$4,800	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Balanced Care 205 (2021)	86199PA0030005	HMO	\$2750 INT	35%	INT	\$6,500	\$35 NSD	D&C	\$25 NSD	D&C	50% SD	50% SD	N	N
Ambetter Balanced Care 207 (2021)	86199PA0030002	HMO	\$0	50%	\$1,500	\$8,200	\$50 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	N	N
Ambetter Balanced Care 209 (2021)	86199PA0030001	HMO	\$2995 INT	30%	INT	\$8,400	\$30 NSD	\$65 NSD	\$25 NSD	\$55 NSD	40% SD	40% SD	N	N
Ambetter Secure Care 5 (2021) + Vision + Adult Dental	86199PA0020025	HMO	\$1450 INT	20%	INT	\$6,300	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	30% SD	30% SD	Y	Y
Ambetter Secure Care 15 (2021) + Vision + Adult Dental	86199PA0020026	HMO	\$1150 INT	20%	INT	\$4,450	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	30% SD	30% SD	Y	Y
Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	86199PA0020004	HMO	\$6000 INT	40%	INT	\$8,500	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 12 (2021) + Vision + Adult Dental	86199PA0020013	HMO	\$6500 INT	40%	INT	\$8,400	\$35 NSD	\$70 NSD	\$25 NSD	\$60 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 24 (2021) + Vision + Adult Dental	86199PA0020027	HMO	\$7450 INT	0%	INT	\$7,450	\$40 NSD	\$80 NSD	\$20 NSD	\$60 NSD	\$0 SD	\$0 SD	Y	Y
Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	86199PA0020008	HMO	\$4800 INT	0%	INT	\$4,800	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Balanced Care 26 (2021) + Vision + Adult Dental	86199PA0020009	HMO	\$5450 INT	30%	INT	\$8,100	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	86199PA0020010	HMO	\$0	50%	\$1,500	\$8,200	\$50 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	Y	Y
Ambetter Balanced Care 29 (2021) + Vision + Adult Dental	86199PA0020007	HMO	\$5450 INT	35%	INT	\$8,400	\$20 NSD	D&C	\$35 NSD	\$75 NSD	50% SD	50% SD	Y	Y
Ambetter Essential Care 1 (2021) + Vision + Adult Dental	86199PA0020002	HMO	\$8300 INT	0%	INT	\$8,300	\$0 SD	\$0 SD	\$25 NSD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental	86199PA0020022	HMO	\$6900 INT	0%	INT	\$6,900	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Essential Care 10 (2021) + Vision + Adult Dental	86199PA0020006	HMO	\$7200 INT	50%	INT	\$8,400	50% NSD	D&C	\$25 NSD	D&C	D&C	D&C	Y	Y
Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental	86199PA0040007	HMO	\$3200 INT	0%	INT	\$3,200	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Secure Care 202 (2021) + Vision + Adult Dental	86199PA0040008	HMO	\$1150 INT	20%	INT	\$4,450	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	30% SD	30% SD	Y	Y
Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental	86199PA0040003	HMO	\$5800 INT	0%	INT	\$5,800	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Balanced Care 203 (2021) + Vision + Adult Dental	86199PA0040004	HMO	\$6450 INT	35%	INT	\$8,200	\$15 NSD	D&C	\$35 NSD	\$75 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental	86199PA0040006	HMO	\$4800 INT	0%	INT	\$4,800	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Balanced Care 205 (2021) + Vision + Adult Dental	86199PA0040005	HMO	\$2750 INT	35%	INT	\$6,500	\$35 NSD	D&C	\$25 NSD	D&C	50% SD	50% SD	Y	Y
Ambetter Balanced Care 207 (2021) + Vision + Adult Dental	86199PA0040002	HMO	\$0	50%	\$1,500	\$8,200	\$50 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	Y	Y
Ambetter Balanced Care 209 (2021) + Vision + Adult Dental	86199PA0040001	HMO	\$2995 INT	30%	INT	\$8,400	\$30 NSD	\$65 NSD	\$25 NSD	\$55 NSD	40% SD	40% SD	Y	Y
D&C – Deductible and Coinsurance														
INT – Integrated Medical and Rx Deductible														
NSD – Not subject to deductible														
SD – Subject to deductible														
Rx Copay – Generic / Preferred Brand / Non-Preferred Brand / Specialty														

Appendix 1.2
Pennsylvania Health & Wellness, Inc.
Age and Rating Area Distributions

Age Band	Percent Distribution
0-14	1.81%
15	0.12%
16	0.12%
17	0.12%
18	0.12%
19	1.19%
20	1.19%
21	1.19%
22	1.19%
23	1.19%
24	1.19%
25	3.62%
26	3.62%
27	3.62%
28	3.62%
29	3.62%
30	2.74%
31	2.74%
32	2.74%
33	2.74%
34	2.74%
35	2.15%
36	2.15%
37	2.15%
38	2.15%
39	2.15%
40	1.57%
41	1.57%
42	1.57%
43	1.57%
44	1.57%
45	1.68%
46	1.68%
47	1.68%
48	1.68%
49	1.68%
50	1.91%
51	1.91%
52	1.91%
53	1.91%
54	1.91%
55	2.05%
56	2.05%
57	2.05%
58	2.05%
59	2.05%
60	2.14%
61	2.14%
62	2.14%
63	2.14%
64 and Over	3.40%

Rating Area	Percent Distribution
Rating Area 3	16.8%
Rating Area 6	1.4%
Rating Area 8	81.9%

Appendix 1.3
Pennsylvania Health & Wellness, Inc.
Rate Table

Plan ID	Plan Name	Calibrated Plan-Adjusted Index Rate	Age Band	Age Factor	Tobacco Factors		Geographic Factors	
					Smoker	Non-Smoker	Area	Rate Factor
86199PA0010025	Ambetter Secure Care 5 (2021)	\$344.77	0-14	0.765	1.000	1.000		
86199PA0010026	Ambetter Secure Care 15 (2021)	\$353.48	15	0.833	1.000	1.000		
86199PA0010004	Ambetter Balanced Care 11 (2021)	\$351.17	16	0.859	1.000	1.000	Rating Area 3	0.9142
86199PA0010012	Ambetter Balanced Care 12 (2021)	\$346.00	17	0.885	1.000	1.000	Rating Area 6	1.0792
86199PA0010027	Ambetter Balanced Care 24 (2021)	\$356.50	18	0.913	1.000	1.000	Rating Area 8	1.0162
86199PA0010008	Ambetter Balanced Care 25 HSA (2021)	\$353.12	19	0.941	1.000	1.000		
86199PA0010009	Ambetter Balanced Care 26 (2021)	\$360.28	20	0.970	1.000	1.000		
86199PA0010010	Ambetter Balanced Care 28 (2021)	\$381.88	21	1.000	1.150	1.000		
86199PA0010007	Ambetter Balanced Care 29 (2021)	\$343.39	22	1.000	1.150	1.000		
86199PA0010002	Ambetter Essential Care 1 (2021)	\$249.60	23	1.000	1.150	1.000		
86199PA0010022	Ambetter Essential Care 2 HSA (2021)	\$257.81	24	1.000	1.150	1.000		
86199PA0010006	Ambetter Essential Care 10 (2021)	\$255.05	25	1.004	1.150	1.000		
86199PA0030007	Ambetter Secure Care 201 HSA (2021)	\$323.26	26	1.024	1.150	1.000		
86199PA0030008	Ambetter Secure Care 202 (2021)	\$353.48	27	1.048	1.150	1.000		
86199PA0030003	Ambetter Balanced Care 201 HSA (2021)	\$256.91	28	1.087	1.150	1.000		
86199PA0030004	Ambetter Balanced Care 203 (2021)	\$265.07	29	1.119	1.150	1.000		
86199PA0030006	Ambetter Balanced Care 204 HSA (2021)	\$271.72	30	1.135	1.150	1.000		
86199PA0030005	Ambetter Balanced Care 205 (2021)	\$291.89	31	1.159	1.150	1.000		
86199PA0030002	Ambetter Balanced Care 207 (2021)	\$290.06	32	1.183	1.150	1.000		
86199PA0030001	Ambetter Balanced Care 209 (2021)	\$294.16	33	1.198	1.150	1.000		
86199PA0020025	Ambetter Secure Care 5 (2021) + Vision + Adult Dental	\$365.64	34	1.214	1.150	1.000		
86199PA0020026	Ambetter Secure Care 15 (2021) + Vision + Adult Dental	\$374.88	35	1.222	1.150	1.000		
86199PA0020004	Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	\$372.43	36	1.230	1.150	1.000		
86199PA0020013	Ambetter Balanced Care 12 (2021) + Vision + Adult Dental	\$366.95	37	1.238	1.150	1.000		
86199PA0020027	Ambetter Balanced Care 24 (2021) + Vision + Adult Dental	\$378.08	38	1.246	1.150	1.000		
86199PA0020008	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	\$374.50	39	1.262	1.150	1.000		
86199PA0020009	Ambetter Balanced Care 26 (2021) + Vision + Adult Dental	\$382.09	40	1.278	1.150	1.000		
86199PA0020010	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	\$405.00	41	1.302	1.150	1.000		
86199PA0020007	Ambetter Balanced Care 29 (2021) + Vision + Adult Dental	\$364.18	42	1.325	1.150	1.000		
86199PA0020002	Ambetter Essential Care 1 (2021) + Vision + Adult Dental	\$264.71	43	1.357	1.150	1.000		
86199PA0020022	Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental	\$273.42	44	1.397	1.150	1.000		
86199PA0020006	Ambetter Essential Care 10 (2021) + Vision + Adult Dental	\$270.49	45	1.444	1.150	1.000		
86199PA0040007	Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental	\$342.82	46	1.500	1.150	1.000		
86199PA0040008	Ambetter Secure Care 202 (2021) + Vision + Adult Dental	\$374.88	47	1.563	1.150	1.000		
86199PA0040003	Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental	\$272.46	48	1.635	1.150	1.000		
86199PA0040004	Ambetter Balanced Care 203 (2021) + Vision + Adult Dental	\$281.12	49	1.706	1.150	1.000		
86199PA0040006	Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental	\$288.17	50	1.786	1.150	1.000		
86199PA0040005	Ambetter Balanced Care 205 (2021) + Vision + Adult Dental	\$309.56	51	1.865	1.150	1.000		
86199PA0040002	Ambetter Balanced Care 207 (2021) + Vision + Adult Dental	\$307.62	52	1.952	1.150	1.000		
86199PA0040001	Ambetter Balanced Care 209 (2021) + Vision + Adult Dental	\$311.96	53	2.040	1.150	1.000		
			54	2.135	1.150	1.000		
			55	2.230	1.150	1.000		
			56	2.333	1.150	1.000		
			57	2.437	1.150	1.000		
			58	2.548	1.150	1.000		
			59	2.603	1.150	1.000		
			60	2.714	1.150	1.000		
			61	2.810	1.150	1.000		
			62	2.873	1.150	1.000		
			63	2.952	1.150	1.000		
			64 and Over	3.000	1.150	1.000		

Appendix 1.4
Pennsylvania Health & Wellness, Inc.
Rating Example

Family Rating Example

Plan Design:	Ambetter Secure Care 5 (2021)
Product:	86199PA001

$$(e) = (a) \times (b) \times (c) \times (d)$$

Member	Age	Smoking Status	Rating Area	(a)	(b)	(c)	(d)	(e) = (a) x (b) x (c) x (d)
				Calibrated Plan-Adjusted Index Rate	Age Factor	Tobacco	Area	Final Premium
Subscriber	40	Non-Smoker	Rating Area 3	\$344.77	1.278	1.000	0.9142	\$402.81
Spouse	38	Non-Smoker	Rating Area 3	\$344.77	1.246	1.000	0.9142	\$392.72
Child 1	18	Non-Smoker	Rating Area 3	\$344.77	0.913	1.000	0.9142	\$287.77
Child 2	16	Non-Smoker	Rating Area 3	\$344.77	0.859	1.000	0.9142	\$270.75
Child 3	14	Non-Smoker	Rating Area 3	\$344.77	0.765	1.000	0.9142	\$241.12
Child 4	11	Non-Smoker	Rating Area 3	\$344.77	0.000	1.000	0.9142	\$0.00
Total								\$1,595.17

Steps to Calculate Final Premium:

- (1) Look up the plan's Calibrated Plan Adjusted Index Rate (a)
- (2) Look up the age factors for each member based on age (b).

Note that premiums can only be charged for the first 3 children, so the age factor for all subsequent children will be 0.

- (3) Look up the tobacco factor for each member according to smoking status and age (c).
- (4) Look up the area factor based on the rating area (d).
- (5) Multiply column (a) by the age, tobacco and area factors for each member individually.
- (6) Sum the results from (5) for the final premium for the family.

Appendix 4.1 Pennsylvania Health & Wellness, Inc. Experience Period Claims

	Allowed	Incurred (Paid) Claims
Claim System	\$4,535,433	\$3,688,137
Outside⁽¹⁾	\$44,509	\$36,194
IBNP	\$227,097	\$184,671
Total⁽²⁾	\$4,807,039	\$3,909,002

(1) The claims processed outside of the issuer's claims system are for capitated services.

(2) Total claims are calculated using unrounded numbers.

Appendix 5.1
Pennsylvania Health & Wellness, Inc.
Benefit Category Mapping

MCRM Benefit Category	URRT Benefit Category
<i>Inpatient Facility - Non-Maternity</i>	
Medical	Inpatient Hospital
Medical - Other Newborn	Inpatient Hospital
Surgical	Inpatient Hospital
Psychiatric - Hospital	Inpatient Hospital
Psychiatric - Residential	Inpatient Hospital
Alcohol & Drug Abuse - Hospital	Inpatient Hospital
Alcohol & Drug Abuse - Residential	Inpatient Hospital
<i>Inpatient Facility - Maternity</i>	
Normal Deliveries	Inpatient Hospital
Cesarean Deliveries	Inpatient Hospital
Non-Deliveries	Inpatient Hospital
<i>Skilled Nursing Facility</i>	Inpatient Hospital
<i>Outpatient Facility</i>	
Observation	Outpatient Hospital
Emergency Room	Outpatient Hospital
Surgery	Outpatient Hospital
Radiology	
Radiology - Therapeutic	Outpatient Hospital
Radiology - Diagnostic	Outpatient Hospital
Radiology - CT / MRI / PET	Outpatient Hospital
Pathology/Lab	Outpatient Hospital
Pharmacy	Outpatient Hospital
Cardiovascular	Outpatient Hospital
PT/OT/ST	Outpatient Hospital
Psychiatric	Outpatient Hospital
Alcohol & Drug Abuse	Outpatient Hospital
Preventive	Outpatient Hospital
Other Outpatient Facility	Outpatient Hospital
<i>Professional</i>	
<i>Inpatient Surgery - Non-Maternity</i>	
Surgeon	Professional
Anesthesia	Professional
<i>Maternity</i>	
Professional	Professional
Anesthesia	Professional
<i>Outpatient Surgery</i>	
Outpatient Facility	Professional
Office	Professional
Anesthesia	Professional
<i>Inpatient Visits</i>	
Medical	Professional
Psychiatric	Professional
Alcohol & Drug Abuse	Professional

Appendix 5.1
Pennsylvania Health & Wellness, Inc.
Benefit Category Mapping

MCRM Benefit Category	URRT Benefit Category
Office Visits & Miscellaneous Services	
Office/Home Visits - PCP	Professional
Office/Home Visits - Specialist	Professional
Urgent Care Visits	Professional
Office Administered Drugs	Professional
Allergy Testing	Professional
Allergy Immunotherapy	Professional
Miscellaneous Medical	Professional
Preventive Services	
Immunizations	Professional
Well Baby Exams	Professional
Physical Exams	Professional
Other Preventive	Professional
Other Professional Services	
ER Visits and Observation Care	Professional
Vision Exams	Professional
Hearing and Speech Exams	Professional
Physical Therapy	Professional
Cardiovascular	Professional
Radiology	
Inpatient	Professional
Outpatient	
Outpatient - Therapeutic	Professional
Outpatient - Diagnostic	Professional
Outpatient - CT / MRI / PET	Professional
Office	
Office - Therapeutic	Professional
Office - Diagnostic	Professional
Office - CT / MRI / PET	Professional
Pathology/Lab	
Inpatient & Outpatient	Professional
Office	Professional
Chiropractor	Professional
Outpatient Psychiatric	Professional
Outpatient Alcohol & Drug Abuse	Professional
<i>Other</i>	
Prescription Drugs	Prescription Drug
Private Duty Nursing/Home Health	Other Medical
Ambulance	Other Medical
DME and Supplies	Other Medical
Prosthetics	Other Medical
Autism - ABA	Other Medical
IUD Contraceptive	Other Medical
Implantable Rod Contraceptive	Other Medical
Infertility	Other Medical
Envolve Vision - Child - Exam / Hardware	Capitation
Envolve Vision - Child - Med / Surg	Capitation
Envolve Vision - Adult - Med / Surg	Capitation
Envolve PeopleCare - Health Coaching	Capitation
Envolve PeopleCare - Nurseline	Capitation
Start Smart	Capitation
Teledoc - Telehealth	Capitation
<i>Adult Vision / Adult Dental</i>	
Envolve Vision - Adult - Exam / Hardware	Capitation
Envolve Dental - Adult	Capitation

Appendix 6.1
Pennsylvania Health & Wellness, Inc.
URRT Cost Trend Factor, Annualized

	(a)	(b)	(c)	(d) = [(a)*(b)*(c)]^0.5
Benefit Category	Reimbursement Change other than Charge Trend, Significant Network Changes, Rx Rebate Changes, Provider Mix	Provider Mix Change within existing Network	2019 to 2021 Charge Trend	URRT Yearly Cost Trend Factor
Inpatient Hospital	1.144	1.031	1.000	1.086
Outpatient Hospital	1.112	1.031	1.000	1.070
Professional	1.236	0.966	1.000	1.093
Other Medical	1.000	0.981	1.000	0.991
Capitation	1.000	1.000	1.000	1.000
Prescription Drug	0.914	1.000	1.082	0.994
Total	1.086	1.006	1.024	1.055

Appendix 6.2
Pennsylvania Health & Wellness, Inc.
URRT Util Trend Factor, Annualized

Annualized Util/1,000 Trend							
Benefit Category	2021 URRT Annual Util Trend Factor	2020 URRT Worksheet 1 - Individual Market⁽¹⁾			Milliman HCGs⁽²⁾		Ambetter Nationwide Trend Study⁽³⁾
		Median	20th Percentile	80th Percentile	Low	High	Midpoint
Inpatient Hospital	1.025	1.018	1.000	1.033	0.990	1.030	1.023
Outpatient Hospital	1.025	1.024	1.008	1.041	0.990	1.030	
Professional	1.025	1.023	1.010	1.035	1.000	1.030	
Other Medical	1.025	1.021	1.003	1.040	1.000	1.030	
Capitation ⁽⁴⁾	1.000	n/a	n/a	n/a	n/a	n/a	n/a
Prescription Drug	1.029	1.022	1.000	1.034	1.000	1.030	n/a

(1) Reflects Utilization trends from Worksheet 1, Section II in 807 different 2020 URRTs. Based on public use files released by CCIO, filtered on all 2020 Individual Market URRTs with non-zero credibility and non-zero trends. Note, PMPM trends are provided for prescription drugs, see footnote (5).

(2) See Section 8, "Manual Rate Adjustments", for more information on the Milliman HCGs.

(3) The Ambetter nationwide trend study analyzed changes over time in normalized medical allowed claims PMPM for Ambetter individual marketplace products offered across the United States. In order to isolate secular forces of utilization trend, the study first normalized claims costs for differences in population characteristics (age/sex, morbidity), benefit design (induced demand), and network characteristics (e.g. unit cost and provider practice patterns) by area and over time.

(4) PHW capitation costs are based on actual and expected contracts in 2021, and do not require any trend adjustment.

Appendix 7.1 Pennsylvania Health & Wellness, Inc. Development of Morbidity Adjustment
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Morbidity		
(a)	2019 to 2021 Statewide Morbidity Trend (non-COVID-19)	1.024
(b)	2019 to 2021 Relative Morbidity Trend (non-COVID-19)	1.000
(c)	2021 COVID-19 Morbidity Impact	1.025
(d)	Liability-Based Re-weighting of Experience	1.019
(e)=(a)*(b)*(c)*(d)	Final URRT Morbidity Adjustment	1.070

Appendix 7.2 Pennsylvania Health & Wellness, Inc. Development of Demographic Shift Adjustment

Demographic Shift		
(a)	Geographic Distribution of Enrollment	1.012
(b)	Demographic Change (Age/Gender)	0.910
(c)=(a)*(b) Final URRT Demographic Shift Adjustment		0.920

Appendix 7.3 Pennsylvania Health & Wellness, Inc. Development of Plan Design Changes Adjustment

Plan Design Changes		
(a)	Induced Utilization	0.954
(b)	Covered Benefit Changes	1.000
(c)=(a)*(b)	Final URRT Plan Design Change Adjustment	0.954

Appendix 7.4 Pennsylvania Health & Wellness, Inc. Development of Other Adjustment
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Other		
(a)	Changes in Capitation Contracts	0.999
(b)	Changes in Pharmacy Rebates and Dispensing Fees	0.985
(c)	Significant Provider Network Changes	0.989
(d)	Grace Period	1.005
(e)	Other/Interaction ⁽¹⁾	1.011
(f)=(a)*...*(e) Final URRT Other Adjustment		0.989

(1) Accounts for interactions between the earlier steps in the index rate development.

Appendix 10.1
Pennsylvania Health & Wellness, Inc.
Index Rate to Projected Index Rate

		(1)	(2)	(3)	(4)	(5) = (2) * (4) + (3) * [1 - (4)]
Plan ID	Plan Name	Projected Member Months	Experience Period Index Rate (Projected)	Credibility Manual Index Rate (Projected)	Credibility Factor	Projected Index Rate
86199PA0010025	Ambetter Secure Care 5 (2021)	3,027	\$259.20	\$402.74	40%	\$345.01
86199PA0010026	Ambetter Secure Care 15 (2021)	336	259.20	402.74	40%	345.01
86199PA0010004	Ambetter Balanced Care 11 (2021)	7,344	259.20	402.74	40%	345.01
86199PA0010012	Ambetter Balanced Care 12 (2021)	5,181	259.20	402.74	40%	345.01
86199PA0010027	Ambetter Balanced Care 24 (2021)	42	259.20	402.74	40%	345.01
86199PA0010008	Ambetter Balanced Care 25 HSA (2021)	324	259.20	402.74	40%	345.01
86199PA0010009	Ambetter Balanced Care 26 (2021)	4,002	259.20	402.74	40%	345.01
86199PA0010010	Ambetter Balanced Care 28 (2021)	1,971	259.20	402.74	40%	345.01
86199PA0010007	Ambetter Balanced Care 29 (2021)	4,329	259.20	402.74	40%	345.01
86199PA0010002	Ambetter Essential Care 1 (2021)	16,055	259.20	402.74	40%	345.01
86199PA0010022	Ambetter Essential Care 2 HSA (2021)	1,459	259.20	402.74	40%	345.01
86199PA0010006	Ambetter Essential Care 10 (2021)	3,336	259.20	402.74	40%	345.01
86199PA0030007	Ambetter Secure Care 201 HSA (2021)	10	259.20	402.74	40%	345.01
86199PA0030008	Ambetter Secure Care 202 (2021)	10	259.20	402.74	40%	345.01
86199PA0030003	Ambetter Balanced Care 201 HSA (2021)	10	259.20	402.74	40%	345.01
86199PA0030004	Ambetter Balanced Care 203 (2021)	10	259.20	402.74	40%	345.01
86199PA0030006	Ambetter Balanced Care 204 HSA (2021)	10	259.20	402.74	40%	345.01
86199PA0030005	Ambetter Balanced Care 205 (2021)	10	259.20	402.74	40%	345.01
86199PA0030002	Ambetter Balanced Care 207 (2021)	10	259.20	402.74	40%	345.01
86199PA0030001	Ambetter Balanced Care 209 (2021)	10	259.20	402.74	40%	345.01
86199PA0020025	Ambetter Secure Care 5 (2021) + Vision + Adult Dental	684	259.20	402.74	40%	345.01
86199PA0020026	Ambetter Secure Care 15 (2021) + Vision + Adult Dental	76	259.20	402.74	40%	345.01
86199PA0020004	Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	1,432	259.20	402.74	40%	345.01
86199PA0020013	Ambetter Balanced Care 12 (2021) + Vision + Adult Dental	999	259.20	402.74	40%	345.01
86199PA0020027	Ambetter Balanced Care 24 (2021) + Vision + Adult Dental	8	259.20	402.74	40%	345.01
86199PA0020008	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	61	259.20	402.74	40%	345.01
86199PA0020009	Ambetter Balanced Care 26 (2021) + Vision + Adult Dental	779	259.20	402.74	40%	345.01
86199PA0020010	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	387	259.20	402.74	40%	345.01
86199PA0020007	Ambetter Balanced Care 29 (2021) + Vision + Adult Dental	841	259.20	402.74	40%	345.01
86199PA0020002	Ambetter Essential Care 1 (2021) + Vision + Adult Dental	3,306	259.20	402.74	40%	345.01
86199PA0020022	Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental	301	259.20	402.74	40%	345.01
86199PA0020006	Ambetter Essential Care 10 (2021) + Vision + Adult Dental	687	259.20	402.74	40%	345.01
86199PA0040007	Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental	2	259.20	402.74	40%	345.01
86199PA0040008	Ambetter Secure Care 202 (2021) + Vision + Adult Dental	2	259.20	402.74	40%	345.01
86199PA0040003	Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental	2	259.20	402.74	40%	345.01
86199PA0040004	Ambetter Balanced Care 203 (2021) + Vision + Adult Dental	2	259.20	402.74	40%	345.01
86199PA0040006	Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental	2	259.20	402.74	40%	345.01
86199PA0040005	Ambetter Balanced Care 205 (2021) + Vision + Adult Dental	2	259.20	402.74	40%	345.01
86199PA0040002	Ambetter Balanced Care 207 (2021) + Vision + Adult Dental	2	259.20	402.74	40%	345.01
86199PA0040001	Ambetter Balanced Care 209 (2021) + Vision + Adult Dental	2	259.20	402.74	40%	345.01
Total		57,063	\$259.20	\$402.74	40%	\$345.01

Appendix 11.1
Pennsylvania Health & Wellness, Inc.
Projected Index Rate to Market Adjusted Index Rate

		(5)	(6)	(7)	(8)	(9) = (5) * (6) * (7) * (8)
Plan ID	Plan Name	Projected Index Rate	Reinsurance Factor	Net Risk Adjustment Transfer Factor	Exchange User Fee Factor	Market Adjusted Index Rate
86199PA0010025	Ambetter Secure Care 5 (2021)	\$345.01	0.971	1.469	1.038	\$510.64
86199PA0010026	Ambetter Secure Care 15 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0010004	Ambetter Balanced Care 11 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0010012	Ambetter Balanced Care 12 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0010027	Ambetter Balanced Care 24 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0010008	Ambetter Balanced Care 25 HSA (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0010009	Ambetter Balanced Care 26 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0010010	Ambetter Balanced Care 28 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0010007	Ambetter Balanced Care 29 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0010002	Ambetter Essential Care 1 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0010022	Ambetter Essential Care 2 HSA (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0010006	Ambetter Essential Care 10 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0030007	Ambetter Secure Care 201 HSA (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0030008	Ambetter Secure Care 202 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0030003	Ambetter Balanced Care 201 HSA (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0030004	Ambetter Balanced Care 203 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0030006	Ambetter Balanced Care 204 HSA (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0030005	Ambetter Balanced Care 205 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0030002	Ambetter Balanced Care 207 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0030001	Ambetter Balanced Care 209 (2021)	345.01	0.971	1.469	1.038	510.64
86199PA0020025	Ambetter Secure Care 5 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0020026	Ambetter Secure Care 15 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0020004	Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0020013	Ambetter Balanced Care 12 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0020027	Ambetter Balanced Care 24 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0020008	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0020009	Ambetter Balanced Care 26 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0020010	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0020007	Ambetter Balanced Care 29 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0020002	Ambetter Essential Care 1 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0020022	Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0020006	Ambetter Essential Care 10 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0040007	Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0040008	Ambetter Secure Care 202 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0040003	Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0040004	Ambetter Balanced Care 203 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0040006	Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0040005	Ambetter Balanced Care 205 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0040002	Ambetter Balanced Care 207 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
86199PA0040001	Ambetter Balanced Care 209 (2021) + Vision + Adult Dental	345.01	0.971	1.469	1.038	510.64
Total		\$345.01	0.971	1.469	1.038	\$510.64

Appendix 11.2
Pennsylvania Health & Wellness, Inc.
Projected Risk Adjustment Transfers for 2021

Appendix 11.2 has been redacted.

Appendix 11.3
Pennsylvania Health & Wellness, Inc.
Development of Appendix 11.1 Values

(b+a/d+c/d) / (b+c/d)	Net Risk Adjustment Transfer Factor	1.469
(a)	Risk Adjustment Transfer (App 15.1)	\$124.18
(b)	Projected Index Rate (App 10.1)	\$345.01
(c)	Reinsurance (URRT WS 2)	(\$8.03)
(d)	Paid to Allowed Ratio	0.790
(c+(a+b+d)/e) / (c+(b+d)/e)	Exchange User Fee Factor	1.038
(a)	Pennsylvania Exchange Fee (App 12.2)	\$14.87
(b)	Risk Adjustment Transfer (App 15.1)	\$124.18
(c)	Projected Index Rate (App 10.1)	\$345.01
(d)	Reinsurance (URRT WS 2)	(\$8.03)
(e)	Paid to Allowed Ratio	0.790

Appendix 12.1
Pennsylvania Health & Wellness, Inc.
Market Adjusted Index Rate to Plan Adjusted Index Rate

	(9)	(10)	(11)	(12)	(13)	(14)	(15) = (10) * ... * (14)	(16) = (9) * (15)
Plan ID	Market Adjusted Index Rate	Actuarial Value and Cost-Sharing Design of the Plan	Provider Network, Delivery System and Utilization Management	Benefits in Addition to the EHBS	Administrative Costs Excluding Exchange User Fees	Impact of Specific Eligibility Categories for Catastrophic Plans	AV Pricing Value	Plan Adjusted Index Rate
86199PA0010025	Ambetter Secure Care 5 (2021)	\$510.64	0.886	1.000	1.000	1.219	1.080	\$551.58
86199PA0010026	Ambetter Secure Care 15 (2021)	510.64	0.909	1.000	1.000	1.219	1.107	565.52
86199PA0010004	Ambetter Balanced Care 11 (2021)	510.64	0.903	1.000	1.000	1.219	1.100	561.81
86199PA0010012	Ambetter Balanced Care 12 (2021)	510.64	0.890	1.000	1.000	1.219	1.084	553.55
86199PA0010027	Ambetter Balanced Care 24 (2021)	510.64	0.917	1.000	1.000	1.219	1.117	570.34
86199PA0010008	Ambetter Balanced Care 25 HSA (2021)	510.64	0.908	1.000	1.000	1.219	1.106	564.94
86199PA0010009	Ambetter Balanced Care 26 (2021)	510.64	0.926	1.000	1.000	1.219	1.129	576.40
86199PA0010010	Ambetter Balanced Care 28 (2021)	510.64	0.982	1.000	1.000	1.219	1.196	610.95
86199PA0010007	Ambetter Balanced Care 29 (2021)	510.64	0.883	1.000	1.000	1.219	1.076	549.37
86199PA0010002	Ambetter Essential Care 1 (2021)	510.64	0.642	1.000	1.000	1.219	0.782	399.33
86199PA0010022	Ambetter Essential Care 2 HSA (2021)	510.64	0.663	1.000	1.000	1.219	0.808	412.46
86199PA0010006	Ambetter Essential Care 10 (2021)	510.64	0.656	1.000	1.000	1.219	0.799	408.05
86199PA0030007	Ambetter Secure Care 201 HSA (2021)	510.64	0.831	1.000	1.000	1.219	1.013	517.16
86199PA0030008	Ambetter Secure Care 202 (2021)	510.64	0.909	1.000	1.000	1.219	1.107	565.52
86199PA0030003	Ambetter Balanced Care 201 HSA (2021)	510.64	0.661	1.000	1.000	1.219	0.805	411.02
86199PA0030004	Ambetter Balanced Care 203 (2021)	510.64	0.682	1.000	1.000	1.219	0.830	424.07
86199PA0030006	Ambetter Balanced Care 204 HSA (2021)	510.64	0.699	1.000	1.000	1.219	0.851	434.71
86199PA0030005	Ambetter Balanced Care 205 (2021)	510.64	0.751	1.000	1.000	1.219	0.915	466.98
86199PA0030002	Ambetter Balanced Care 207 (2021)	510.64	0.746	1.000	1.000	1.219	0.909	464.06
86199PA0030001	Ambetter Balanced Care 209 (2021)	510.64	0.756	1.000	1.000	1.219	0.922	470.60
86199PA0020025	Ambetter Secure Care 5 (2021) + Vision + Adult Dental	510.64	0.886	1.000	1.061	1.219	1.146	584.97
86199PA0020026	Ambetter Secure Care 15 (2021) + Vision + Adult Dental	510.64	0.909	1.000	1.061	1.219	1.175	599.75
86199PA0020004	Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	510.64	0.903	1.000	1.061	1.219	1.167	595.82
86199PA0020013	Ambetter Balanced Care 12 (2021) + Vision + Adult Dental	510.64	0.890	1.000	1.061	1.219	1.150	587.06
86199PA0020027	Ambetter Balanced Care 24 (2021) + Vision + Adult Dental	510.64	0.917	1.000	1.061	1.219	1.185	604.87
86199PA0020008	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	510.64	0.908	1.000	1.061	1.219	1.173	599.14
86199PA0020009	Ambetter Balanced Care 26 (2021) + Vision + Adult Dental	510.64	0.926	1.000	1.061	1.219	1.197	611.29
86199PA0020010	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	510.64	0.982	1.000	1.061	1.219	1.269	647.93
86199PA0020007	Ambetter Balanced Care 29 (2021) + Vision + Adult Dental	510.64	0.883	1.000	1.061	1.219	1.141	582.63
86199PA0020002	Ambetter Essential Care 1 (2021) + Vision + Adult Dental	510.64	0.642	1.000	1.061	1.219	0.829	423.50
86199PA0020022	Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental	510.64	0.663	1.000	1.061	1.219	0.857	437.42
86199PA0020006	Ambetter Essential Care 10 (2021) + Vision + Adult Dental	510.64	0.656	1.000	1.061	1.219	0.847	432.75
86199PA0040007	Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental	510.64	0.831	1.000	1.061	1.219	1.074	548.46
86199PA0040008	Ambetter Secure Care 202 (2021) + Vision + Adult Dental	510.64	0.909	1.000	1.061	1.219	1.175	599.75
86199PA0040003	Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental	510.64	0.661	1.000	1.061	1.219	0.854	435.90
86199PA0040004	Ambetter Balanced Care 203 (2021) + Vision + Adult Dental	510.64	0.682	1.000	1.061	1.219	0.881	449.75
86199PA0040006	Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental	510.64	0.699	1.000	1.061	1.219	0.903	461.02
86199PA0040005	Ambetter Balanced Care 205 (2021) + Vision + Adult Dental	510.64	0.751	1.000	1.061	1.219	0.970	495.25
86199PA0040002	Ambetter Balanced Care 207 (2021) + Vision + Adult Dental	510.64	0.746	1.000	1.061	1.219	0.964	492.15
86199PA0040001	Ambetter Balanced Care 209 (2021) + Vision + Adult Dental	510.64	0.756	1.000	1.061	1.219	0.977	499.09
Total	510.64	0.790	1.000	1.010	1.219	1.000	0.973	\$496.68

Appendix 12.2
Pennsylvania Health & Wellness, Inc.
Summary of Non-Benefit Expenses

Expense Component	PMPM	% of Net Revenue	% of Aggregate Premium
Aggregate Premium	\$496.68		100.00%
Net Revenue	\$372.50	100.00%	
<u>Administrative Expense Load</u>			
General Administrative Expense			
Core CNC Admin	\$62.89		12.66%
Sales Compensation	\$4.26		0.86%
Marketing - Lead Generation	\$2.30		0.46%
Commercial Stop Loss	\$0.00		0.00%
Marketing - Post Enrollment Marketing Costs	\$0.00		0.00%
Risk Adjustment Optimization	\$0.00		0.00%
Premium Billings	\$0.00		0.00%
Connecture Front-End	\$0.00		0.00%
Non-Benefit Portion of Capitation Arrangements	\$1.32		0.27%
Quality Improvement Expense	\$3.00		0.60%
Provider Incentive Payments	\$2.00		0.40%
Total	\$75.76		15.25%
Post-Tax Profit and Contribution to Surplus	\$9.04		1.82%
<u>Taxes and Fees - % of Premium</u>			
State Income Tax	\$1.00		0.20%
Federal Income Tax	\$2.67		0.54%
Federal Transitional Reinsurance Program Fee	\$0.00		0.00%
Patient Centered Outcomes Research Fee	\$0.23		0.05%
Pennsylvania Exchange Fee	\$14.87		2.99%
Total	\$18.78		3.78%
<u>Taxes and Fees - % of Net Revenue</u>			
Health Insurance Provider Fee	\$0.00	0.00%	
Assessments	\$0.00	0.00%	
Misc. Taxes and Fees	\$0.00	0.00%	
Pennsylvania Premium Tax Assessments	\$0.00	0.00%	
Risk Adjustment User Fee	\$0.25	0.07%	
Total	\$0.25	0.07%	
<u>Non-Benefit Expenses, Risk and Profit</u>	\$103.83	27.87%	20.90%

Appendix 12.3 Pennsylvania Health & Wellness, Inc. Development of Administrative Costs Excluding Exchange User Fees Factor

(c)/(c-a+b)	Administrative Costs Excluding Exchange User Fees	1.219
(a)	EHB Non-Benefit Expenses, Risk and Profit	\$102.90
(b)	EHB Pennsylvania Exchange Fee	\$14.73
(c)	EHB Premium	\$491.70

Appendix 13.1
Pennsylvania Health & Wellness, Inc.
Plan Adjusted Index Rate to Calibrated Plan-Adjusted Index Rate

Plan ID	Plan Name	(16)	(17)	(18)	(19)	(20) = (17) * (18) * (19)	(21) = (16) / (20)
		Plan Adjusted Index Rate	Geographic Calibration Factor	Age Calibration Factor ¹	Tobacco Use Calibration Factor	Calibration ²	Calibrated Plan-Adjusted Index Rate ³
86199PA0010025	Ambetter Secure Care 5 (2021)	\$551.58	1.0000	1.592	1.005	1.600	\$344.77
86199PA0010026	Ambetter Secure Care 15 (2021)	565.52	1.0000	1.592	1.005	1.600	353.48
86199PA0010004	Ambetter Balanced Care 11 (2021)	561.81	1.0000	1.592	1.005	1.600	351.17
86199PA0010012	Ambetter Balanced Care 12 (2021)	553.55	1.0000	1.592	1.005	1.600	346.00
86199PA0010027	Ambetter Balanced Care 24 (2021)	570.34	1.0000	1.592	1.005	1.600	356.50
86199PA0010008	Ambetter Balanced Care 25 HSA (2021)	564.94	1.0000	1.592	1.005	1.600	353.12
86199PA0010009	Ambetter Balanced Care 26 (2021)	576.40	1.0000	1.592	1.005	1.600	360.28
86199PA0010010	Ambetter Balanced Care 28 (2021)	610.95	1.0000	1.592	1.005	1.600	381.88
86199PA0010007	Ambetter Balanced Care 29 (2021)	549.37	1.0000	1.592	1.005	1.600	343.39
86199PA0010002	Ambetter Essential Care 1 (2021)	399.33	1.0000	1.592	1.005	1.600	249.60
86199PA0010022	Ambetter Essential Care 2 HSA (2021)	412.46	1.0000	1.592	1.005	1.600	257.81
86199PA0010006	Ambetter Essential Care 10 (2021)	408.05	1.0000	1.592	1.005	1.600	255.05
86199PA0030007	Ambetter Secure Care 201 HSA (2021)	517.16	1.0000	1.592	1.005	1.600	323.26
86199PA0030008	Ambetter Secure Care 202 (2021)	565.52	1.0000	1.592	1.005	1.600	353.48
86199PA0030003	Ambetter Balanced Care 201 HSA (2021)	411.02	1.0000	1.592	1.005	1.600	256.91
86199PA0030004	Ambetter Balanced Care 203 (2021)	424.07	1.0000	1.592	1.005	1.600	265.07
86199PA0030006	Ambetter Balanced Care 204 HSA (2021)	434.71	1.0000	1.592	1.005	1.600	271.72
86199PA0030005	Ambetter Balanced Care 205 (2021)	466.98	1.0000	1.592	1.005	1.600	291.89
86199PA0030002	Ambetter Balanced Care 207 (2021)	464.06	1.0000	1.592	1.005	1.600	290.06
86199PA0030001	Ambetter Balanced Care 209 (2021)	470.60	1.0000	1.592	1.005	1.600	294.16
86199PA0020025	Ambetter Secure Care 5 (2021) + Vision + Adult Dental	584.97	1.0000	1.592	1.005	1.600	365.64
86199PA0020026	Ambetter Secure Care 15 (2021) + Vision + Adult Dental	599.75	1.0000	1.592	1.005	1.600	374.88
86199PA0020004	Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	595.82	1.0000	1.592	1.005	1.600	372.43
86199PA0020013	Ambetter Balanced Care 12 (2021) + Vision + Adult Dental	587.06	1.0000	1.592	1.005	1.600	366.95
86199PA0020027	Ambetter Balanced Care 24 (2021) + Vision + Adult Dental	604.87	1.0000	1.592	1.005	1.600	378.08
86199PA0020008	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	599.14	1.0000	1.592	1.005	1.600	374.50
86199PA0020009	Ambetter Balanced Care 26 (2021) + Vision + Adult Dental	611.29	1.0000	1.592	1.005	1.600	382.09
86199PA0020010	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	647.93	1.0000	1.592	1.005	1.600	405.00
86199PA0020007	Ambetter Balanced Care 29 (2021) + Vision + Adult Dental	582.63	1.0000	1.592	1.005	1.600	364.18
86199PA0020002	Ambetter Essential Care 1 (2021) + Vision + Adult Dental	423.50	1.0000	1.592	1.005	1.600	264.71
86199PA0020022	Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental	437.42	1.0000	1.592	1.005	1.600	273.42
86199PA0020006	Ambetter Essential Care 10 (2021) + Vision + Adult Dental	432.75	1.0000	1.592	1.005	1.600	270.49
86199PA0040007	Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental	548.46	1.0000	1.592	1.005	1.600	342.82
86199PA0040008	Ambetter Secure Care 202 (2021) + Vision + Adult Dental	599.75	1.0000	1.592	1.005	1.600	374.88
86199PA0040003	Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental	435.90	1.0000	1.592	1.005	1.600	272.46
86199PA0040004	Ambetter Balanced Care 203 (2021) + Vision + Adult Dental	449.75	1.0000	1.592	1.005	1.600	281.12
86199PA0040006	Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental	461.02	1.0000	1.592	1.005	1.600	288.17
86199PA0040005	Ambetter Balanced Care 205 (2021) + Vision + Adult Dental	495.25	1.0000	1.592	1.005	1.600	309.56
86199PA0040002	Ambetter Balanced Care 207 (2021) + Vision + Adult Dental	492.15	1.0000	1.592	1.005	1.600	307.62
86199PA0040001	Ambetter Balanced Care 209 (2021) + Vision + Adult Dental	499.09	1.0000	1.592	1.005	1.600	311.96
Total		\$496.68	1.0000	1.592	1.005	1.600	\$310.46

Notes:

1) This is the adjustment to go from the true composite average age factor to an age factor 1.0 basis. The rounded weighted average age is 47.

2) The calibration value is the product of the geographic calibration factor (1.000), the age calibration factor (1.592), and the tobacco use calibration factor (1.005).

3) This is calibrated to an age factor of 1.0, a geographic factor of 1.0, and a tobacco use factor of 1.0. It can be multiplied by the appropriate area, age and tobacco use factors from Appendix 1.3 to closely mirror the Consumer Adjusted Premium Rate.

Appendix 13.2 Pennsylvania Health & Wellness, Inc. Age Factor Development
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Age Band	Projected Member Months	Composite CMS Proposed Relativity
Under 19	1,309	0.788
19-24	4,086	0.985
25-29	10,325	1.056
30-34	7,807	1.178
35-39	6,134	1.240
40-44	4,475	1.332
45-49	4,799	1.570
50-54	5,440	1.956
55-59	5,856	2.430
60-64	6,115	2.870
Over 65	715	3.000
Total	57,063	1.592

The rounded weighted average age is 47.

Appendix 13.3
Pennsylvania Health & Wellness, Inc.
Area Factor Development

Regions	Projected Member Months	EHB Paid PMPM	Area Factor
Pennsylvania Rating Area 3	9,561	\$249.21	0.9142
Pennsylvania Rating Area 6	786	\$294.20	1.0792
Pennsylvania Rating Area 8	46,716	\$277.02	1.0162
Total	57,063	\$272.59	1.0000

Appendix 13.4
Pennsylvania Health & Wellness, Inc.
Smoker Factor Development

Premium Rate	Projected Member Months	Adjustment Factor
Tobacco User	1,958	1.150
Non-Tobacco User	55,105	1.000
Total	57,063	1.005

Appendix 15.1 Pennsylvania Health & Wellness, Inc. Projected MLR Table

a)	Incurred Claims, Quality Improvement, and Provider Incentives	\$273.68
b)	Risk Adjustment Transfer	\$124.18
c)	Projected Claims for MLR (a+b)	\$397.86
d)	Administrative Expenses	\$70.76
e)	Post-Tax Profit and Contribution to Surplus	\$9.04
f)	Taxes and Fees	\$15.35
g)	Federal Income Tax	\$2.67
h)	State Income Tax	\$1.00
i)	Premium (c+d+e+f+g+h)	\$496.68
j)	Medical Loss Ratio (c/(i-f-g-h))	83.3%

This projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining rebates. No credibility adjustment based on projected enrollment and average deductible was estimated; including a credibility adjustment would increase the projected MLR.

Appendix 16.1
Pennsylvania Health & Wellness, Inc.
AV Calculator Results

The AV Calculator Screenshots have been redacted.

**Appendix 17.1
Pennsylvania Health & Wellness, Inc.
Membership Projections**

Product	Plan Name	Plan ID	Projected Member Months						
			Gold	Silver Plan				Bronze	Total
				70%	73%	87%	94%		
		Aggregate	4,147	3,178	2,749	10,652	11,193	25,144	57,063
Ambetter	Ambetter Secure Care 5 (2021)	86199PA0010025	3,027	-	-	-	-	-	3,027
Ambetter	Ambetter Secure Care 15 (2021)	86199PA0010026	336	-	-	-	-	-	336
Ambetter	Ambetter Balanced Care 11 (2021)	86199PA0010004	-	661	565	3,245	2,873	-	7,344
Ambetter	Ambetter Balanced Care 12 (2021)	86199PA0010012	-	291	470	1,679	2,741	-	5,181
Ambetter	Ambetter Balanced Care 24 (2021)	86199PA0010027	-	10	11	10	11	-	42
Ambetter	Ambetter Balanced Care 25 HSA (2021)	86199PA0010008	-	64	11	10	239	-	324
Ambetter	Ambetter Balanced Care 26 (2021)	86199PA0010009	-	421	353	1,679	1,549	-	4,002
Ambetter	Ambetter Balanced Care 28 (2021)	86199PA0010010	-	731	441	560	239	-	1,971
Ambetter	Ambetter Balanced Care 29 (2021)	86199PA0010007	-	421	441	1,679	1,788	-	4,329
Ambetter	Ambetter Essential Care 1 (2021)	86199PA0010002	-	-	-	-	-	16,055	16,055
Ambetter	Ambetter Essential Care 2 HSA (2021)	86199PA0010022	-	-	-	-	-	1,459	1,459
Ambetter	Ambetter Essential Care 10 (2021)	86199PA0010006	-	-	-	-	-	3,336	3,336
Ambetter	Ambetter Secure Care 201 HSA (2021)	86199PA0030007	10	-	-	-	-	-	10
Ambetter	Ambetter Secure Care 202 (2021)	86199PA0030008	10	-	-	-	-	-	10
Ambetter	Ambetter Balanced Care 201 HSA (2021)	86199PA0030003	-	10	-	-	-	-	10
Ambetter	Ambetter Balanced Care 203 (2021)	86199PA0030004	-	10	-	-	-	-	10
Ambetter	Ambetter Balanced Care 204 HSA (2021)	86199PA0030006	-	10	-	-	-	-	10
Ambetter	Ambetter Balanced Care 205 (2021)	86199PA0030005	-	10	-	-	-	-	10
Ambetter	Ambetter Balanced Care 207 (2021)	86199PA0030002	-	10	-	-	-	-	10
Ambetter	Ambetter Balanced Care 209 (2021)	86199PA0030001	-	10	-	-	-	-	10
Ambetter + Vision + Adult Dental	Ambetter Secure Care 5 (2021) + Vision + Adult Dental	86199PA0020025	684	-	-	-	-	-	684
Ambetter + Vision + Adult Dental	Ambetter Secure Care 15 (2021) + Vision + Adult Dental	86199PA0020026	76	-	-	-	-	-	76
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	86199PA0020004	-	129	113	656	534	-	1,432
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 12 (2021) + Vision + Adult Dental	86199PA0020013	-	57	94	339	509	-	999
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 24 (2021) + Vision + Adult Dental	86199PA0020027	-	2	2	2	2	-	8
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	86199PA0020008	-	13	2	2	44	-	61
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 26 (2021) + Vision + Adult Dental	86199PA0020009	-	82	70	339	288	-	779
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	86199PA0020010	-	142	88	113	44	-	387
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 29 (2021) + Vision + Adult Dental	86199PA0020007	-	82	88	339	332	-	841
Ambetter + Vision + Adult Dental	Ambetter Essential Care 1 (2021) + Vision + Adult Dental	86199PA0020002	-	-	-	-	-	3,306	3,306
Ambetter + Vision + Adult Dental	Ambetter Essential Care 2 HSA (2021) + Vision + Adult Dental	86199PA0020022	-	-	-	-	-	301	301
Ambetter + Vision + Adult Dental	Ambetter Essential Care 10 (2021) + Vision + Adult Dental	86199PA0020006	-	-	-	-	-	687	687
Ambetter + Vision + Adult Dental	Ambetter Secure Care 201 HSA (2021) + Vision + Adult Dental	86199PA0040007	2	-	-	-	-	-	2
Ambetter + Vision + Adult Dental	Ambetter Secure Care 202 (2021) + Vision + Adult Dental	86199PA0040008	2	-	-	-	-	-	2
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 201 HSA (2021) + Vision + Adult Dental	86199PA0040003	-	2	-	-	-	-	2
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 203 (2021) + Vision + Adult Dental	86199PA0040004	-	2	-	-	-	-	2
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental	86199PA0040006	-	2	-	-	-	-	2
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 205 (2021) + Vision + Adult Dental	86199PA0040005	-	2	-	-	-	-	2
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 207 (2021) + Vision + Adult Dental	86199PA0040002	-	2	-	-	-	-	2
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 209 (2021) + Vision + Adult Dental	86199PA0040001	-	2	-	-	-	-	2

Appendix 18.1
Pennsylvania Health & Wellness, Inc.
Terminated Plans

Terminated 2020 Plan ID	Terminated 2020 Plan Name	Mapped 2021 Plan ID	Mapped 2021 Plan Name
86199PA0010015	Ambetter Balanced Care 15	86199PA0010009	Ambetter Balanced Care 26 (2021)
86199PA0010005	Ambetter Balanced Care 5	86199PA0010027	Ambetter Balanced Care 24 (2021)
86199PA0020015	Ambetter Balanced Care 15 + Vision + Adult Dental	86199PA0020009	Ambetter Balanced Care 26 (2021) + Vision + Adult Dental
86199PA0020014	Ambetter Balanced Care 14 + Vision + Adult Dental	86199PA0020010	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental
86199PA0010014	Ambetter Balanced Care 14	86199PA0010010	Ambetter Balanced Care 28 (2021)
86199PA0020005	Ambetter Balanced Care 5 + Vision + Adult Dental	86199PA0020027	Ambetter Balanced Care 24 (2021) + Vision + Adult Dental
Terminated 2019 Plan ID	Terminated 2019 Plan Name	Mapped 2021 Plan ID	Mapped 2021 Plan Name
86199PA0010001	Ambetter Secure Care 1 with 3 Free PCP Visits	86199PA0010025	Ambetter Secure Care 5 (2021)
86199PA0010003	Ambetter Balanced Care 3	86199PA0010010	Ambetter Balanced Care 28 (2021)

Appendix 20.1
Pennsylvania Health & Wellness, Inc.
Capital, Surplus and RBC

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	79,397,042		79,397,042	6,896,996
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	0		0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 6,552,960 , Schedule E-Part 1), cash equivalents (\$ 64,098,140 , Schedule E-Part 2) and short-term investments (\$ 0 , Schedule DA).....	70,651,100		70,651,100	23,748,262
6. Contract loans (including \$ premium notes).....			0	0
7. Derivatives (Schedule DB).....	0		0	0
8. Other invested assets (Schedule BA)	0		0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	150,048,142	0	150,048,142	30,645,257
13. Title plants less \$ charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	600,456		600,456	56,287
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	191,986,475		191,986,475	62,267,587
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....			0	0
15.3 Accrued retrospective premiums (\$ 839,423) and contracts subject to redetermination (\$)	839,423		839,423	83,976
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans	1,085,329		1,085,329	0
18.1 Current federal and foreign income tax recoverable and interest thereon	3,420,014		3,420,014	0
18.2 Net deferred tax asset.....	967,598		967,598	930,290
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	894,186		894,186	30,269,144
24. Health care (\$ 5,392,589) and other amounts receivable.....	11,758,765	6,366,176	5,392,589	1,486,268
25. Aggregate write-ins for other-than-invested assets	2,359	0	2,359	594,248
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	361,602,747	6,366,176	355,236,571	126,333,057
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	361,602,747	6,366,176	355,236,571	126,333,057
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Provider Advances.....	0	0	0	594,248
2502. Other Accounts Receivable.....	2,359	0	2,359	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	2,359	0	2,359	594,248

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ reinsurance ceded)	155,700,907		155,700,907	37,407,125
2. Accrued medical incentive pool and bonus amounts	22,016		22,016	960
3. Unpaid claims adjustment expenses	2,076,000		2,076,000	558,000
4. Aggregate health policy reserves, including the liability of \$ 2,008,932 for medical loss ratio rebate per the Public Health Service Act.....	4,792,554		4,792,554	1,562,062
5. Aggregate life policy reserves	0		0	0
6. Property/casualty unearned premium reserves	0		0	0
7. Aggregate health claim reserves.....	0		0	0
8. Premiums received in advance	351,770		351,770	146,498
9. General expenses due or accrued	4,301,792		4,301,792	527,254
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses)).....	0		0	456,096
10.2 Net deferred tax liability	0		0	0
11. Ceded reinsurance premiums payable	0		0	0
12. Amounts withheld or retained for the account of others	0		0	0
13. Remittances and items not allocated	0		0	0
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current)	0		0	0
15. Amounts due to parent, subsidiaries and affiliates	2,849,540		2,849,540	2,341,076
16. Derivatives.....	0	0	0	0
17. Payable for securities	0		0	0
18. Payable for securities lending	0		0	0
19. Funds held under reinsurance treaties (with \$ authorized reinsurers, \$ unauthorized reinsurers and \$ certified reinsurers).....	0		0	0
20. Reinsurance in unauthorized and certified (\$) companies.....	0		0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates	0		0	0
22. Liability for amounts held under uninsured plans	0		0	153,377
23. Aggregate write-ins for other liabilities (including \$ current)	1,580,396	0	1,580,396	14,450,355
24. Total liabilities (Lines 1 to 23).....	171,674,975	0	171,674,975	57,602,803
25. Aggregate write-ins for special surplus funds	XXX	XXX	1,684,239	0
26. Common capital stock	XXX	XXX	0	0
27. Preferred capital stock	XXX	XXX	0	0
28. Gross paid in and contributed surplus	XXX	XXX	195,609,528	68,609,528
29. Surplus notes	XXX	XXX	0	0
30. Aggregate write-ins for other-than-special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	(13,732,172)	120,727
32. Less treasury stock, at cost: 32.1 shares common (value included in Line 26 \$)	XXX	XXX	0	0
32.2 shares preferred (value included in Line 27 \$)	XXX	XXX	0	0
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	183,561,595	68,730,255
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	355,236,570	126,333,058
DETAILS OF WRITE-INS				
2301. State Assessment Payable.....	0	0	0	13,903,782
2302. State Income Tax Payable.....	1,535,224	0	1,535,224	546,573
2303. Marketplace Advance Premium Tax Credit.....	45,172	0	45,172	0
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	1,580,396	0	1,580,396	14,450,355
2501. 2020 HIF Surplus.....	XXX	XXX	1,684,239	0
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	XXX	XXX	1,684,239	0
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	XXX	XXX	0	0

FIVE - YEAR HISTORICAL DATA

	1 2019	2 2018	3 2017	4 2016	5 2015
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	355,236,571	126,333,057	1,610,943	1,500,000	0
2. Total liabilities (Page 3, Line 24)	171,674,975	57,602,803	0	0	0
3. Statutory minimum capital and surplus requirement	167,418,447	68,730,255	1,500,000	1,500,000	0
4. Total capital and surplus (Page 3, Line 33)	183,561,595	68,730,255	1,610,943	1,500,000	0
Income Statement (Page 4)					
5. Total revenues (Line 8)	1,592,458,793	483,429,037	0	0	0
6. Total medical and hospital expenses (Line 18)	1,543,941,394	464,941,113	0	0	0
7. Claims adjustment expenses (Line 20)	25,133,953	7,189,518	0	0	0
8. Total administrative expenses (Line 21)	38,246,388	7,751,399	0	0	0
9. Net underwriting gain (loss) (Line 24)	(13,380,542)	2,064,607	0	0	0
10. Net investment gain (loss) (Line 27)	3,140,608	444,399	1,415	0	0
11. Total other income (Lines 28 plus 29)	(45,603)	(2,433)	0	0	0
12. Net income or (loss) (Line 32)	(8,191,096)	1,540,324	1,415	0	0
Cash Flow (Page 6)					
13. Net cash from operations (Line 11).....	(37,381,728)	(7,966,505)	610	0	0
Risk-Based Capital Analysis					
14. Total adjusted capital.....	183,561,595	68,730,255	1,610,943	1,500,000	0
15. Authorized control level risk-based capital	55,806,149	18,690,515	2,799	2,250	0
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	55,008	22,780	0	0	0
17. Total members months (Column 6, Line 7)	658,632	267,278	0	0	0
Operating Percentage (Page 4)					
(Item divided by Page 4, sum of Lines 2, 3, and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	97.0	96.2	0.0	0.0	0.0
20. Cost containment expenses	0.0	0.0	0.0	0.0	0.0
21. Other claims adjustment expenses	1.6	1.5	0.0	0.0	0.0
22. Total underwriting deductions (Line 23)	100.8	99.6	0.0	0.0	0.0
23. Total underwriting gain (loss) (Line 24)	(0.8)	0.4	0.0	0.0	0.0
Unpaid Claims Analysis					
(U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 13, Col. 5)	41,611,443	0	0	0	0
25. Estimated liability of unpaid claims – [prior year (Line 13, Col. 6)]	37,408,086	0	0	0	0
Investments In Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Sch. DA Verification, Col. 5, Line 10)	0	0	0	0	0
30. Affiliated mortgage loans on real estate	0	0	0	0	0
31. All other affiliated	0	0	0	0	0
32. Total of above Lines 26 to 31.....	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above					

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3 - *Accounting Changes and Correction of Errors*?.....Yes [] No []

If no, please explain

.....

Appendix 20.2
Pennsylvania Health & Wellness, Inc.
Development of Single Risk Pool Projection Factors

	Trend Adjustments						Morbidity Adjustments						Demo Adjustments	
	Starting Manual Data	Cost Adj	Util Adjustments	Induced Util Adjustments	After Initial Adj	Impact of Trend Adjustment	Claims Margin	Change in Morbidity - Cost	Change in Morbidity - Util	Change in Morbidity - Util Indiv Mandate	After Morbidity	Impact of Morbidity Adjustments	Change in Demographics - Cost	Change in Demographics - Util
Inpatient Hospital	79.35	1.268	1.245	0.925	115.94	1.461	1.000	1.000	0.878	1.010	102.77	0.886	1.011	1.073
Outpatient Hospital	76.81	1.173	1.118	0.923	92.92	1.210	1.000	1.000	0.878	1.010	82.37	0.886	1.025	1.093
Professional	100.41	1.343	1.096	0.918	135.71	1.352	1.000	1.000	0.878	1.010	120.29	0.886	1.001	1.061
Other Medical	9.76	0.984	1.083	0.868	9.03	0.926	1.000	1.000	0.878	1.010	8.01	0.886	0.984	1.057
Capitation	1.81	1.000	1.000	1.000	1.81	1.000	1.000	1.000	1.000	1.000	1.81	1.000	1.000	1.000
Prescription Drug	86.73	0.872	1.190	0.914	82.17	0.947	1.000	1.000	0.899	1.010	74.61	0.908	0.988	1.150
Total	354.87				437.59	1.233					389.86	0.891		

Appendix 20.2
Pennsylvania Health & Wellness, Inc.
Development of Single Risk Pool Projection Factors

		Network Adjustments					Benefits Adjustments					Other Adjustments				
	Impact of Initial Demo Adjustments	Change in Network - Cost	Change in Network - Util	After Network	Impact of Network Adjustments	Change in Benefits - Cost	Change in Benefits - Util	After Benefit	Impact of Benefit Adjustments	Grace Period	Change in Other - Util	After Other	Impact of Other Adjustments			
After Demo																
	111.52	1.085	1.000	0.912	101.70	0.912	1.000	0.994	101.10	0.994	1.005	1.021	103.74	1.020		
	92.25	1.120	1.000	0.894	82.47	0.894	1.000	1.003	82.69	1.003	1.005	1.021	84.87	1.029		
	127.75	1.062	1.000	0.943	120.49	0.943	1.000	0.964	116.11	0.964	1.004	1.021	119.12	0.989		
	8.33	1.040	1.000	0.912	7.59	0.912	1.000	0.793	6.02	0.793	1.005	1.021	6.18	0.813		
	1.81	1.000	1.000	1.000	1.81	1.000	1.000	1.000	1.81	1.000	1.000	1.000	1.81	1.000		
	84.78	1.136	1.000	1.000	84.78	1.000	1.000	1.000	84.78	1.000	1.005	1.021	87.02	1.027		
	426.43	1.094			398.84	0.935			392.50	0.984			402.74	1.026		

Appendix 20.3
Pennsylvania Health & Wellness, Inc.
Sample Producer Agreement

Appendix 20.3 has been redacted.

Appendix 20.4
Pennsylvania Health & Wellness, Inc.
AV & Cost Sharing Design Factor Buildup

(1)	(2)	(3)	(4)	(5)	(6) = ((4) * (5))^2 - ((4) * (5)) + 1.24	(7)	(8) = (6) * (7)	(9) = (4) * (5) * (8)
Plan ID	Projected Membership	Current Membership	Pricing AV	Non-Funding of CSR Adjustment	Raw Induced Utilization	Induced Calibration Factor ⁽¹⁾	Final Induced Utilization	AV & Cost-Sharing Design of the Plan
86199PA0010025	3,027	33	0.857	1.000	1.1175	1.080	1.034	0.886
86199PA0010026	336	-	0.871	1.000	1.128	1.080	1.044	0.909
86199PA0010004	7,344	572	0.723	1.200	1.125	1.080	1.041	0.903
86199PA0010012	5,181	609	0.716	1.200	1.119	1.080	1.036	0.890
86199PA0010027	42	141	0.730	1.200	1.131	1.080	1.047	0.917
86199PA0010008	324	-	0.725	1.200	1.127	1.080	1.043	0.908
86199PA0010009	4,002	2	0.735	1.200	1.135	1.080	1.051	0.926
86199PA0010010	1,971	30	0.761	1.200	1.161	1.080	1.075	0.982
86199PA0010007	4,329	-	0.712	1.200	1.116	1.080	1.033	0.883
86199PA0010002	16,055	813	0.679	1.000	1.022	1.080	0.946	0.642
86199PA0010022	1,459	146	0.696	1.000	1.029	1.080	0.952	0.663
86199PA0010006	3,336	110	0.690	1.000	1.026	1.080	0.950	0.656
86199PA0030007	10	-	0.821	1.000	1.093	1.080	1.012	0.831
86199PA0030008	10	-	0.871	1.000	1.128	1.080	1.044	0.909
86199PA0030003	10	-	0.694	1.000	1.028	1.080	0.951	0.661
86199PA0030004	10	-	0.712	1.000	1.035	1.080	0.958	0.682
86199PA0030006	10	-	0.725	1.000	1.041	1.080	0.963	0.699
86199PA0030005	10	-	0.765	1.000	1.060	1.080	0.981	0.751
86199PA0030002	10	-	0.761	1.000	1.058	1.080	0.980	0.746
86199PA0030001	10	-	0.769	1.000	1.062	1.080	0.983	0.756
86199PA0020025	684	62	0.857	1.000	1.117	1.080	1.034	0.886
86199PA0020026	76	-	0.871	1.000	1.128	1.080	1.044	0.909
86199PA0020004	1,432	508	0.723	1.200	1.125	1.080	1.041	0.903
86199PA0020013	999	-	0.716	1.200	1.119	1.080	1.036	0.890
86199PA0020027	8	65	0.730	1.200	1.131	1.080	1.047	0.917
86199PA0020008	61	-	0.725	1.200	1.127	1.080	1.043	0.908
86199PA0020009	779	10	0.735	1.200	1.135	1.080	1.051	0.926
86199PA0020010	387	65	0.761	1.200	1.161	1.080	1.075	0.982
86199PA0020007	841	-	0.712	1.200	1.116	1.080	1.033	0.883
86199PA0020002	3,306	543	0.679	1.000	1.022	1.080	0.946	0.642
86199PA0020022	301	-	0.696	1.000	1.029	1.080	0.952	0.663
86199PA0020006	687	220	0.690	1.000	1.026	1.080	0.950	0.656
86199PA0040007	2	-	0.821	1.000	1.093	1.080	1.012	0.831
86199PA0040008	2	-	0.871	1.000	1.128	1.080	1.044	0.909
86199PA0040003	2	-	0.694	1.000	1.028	1.080	0.951	0.661
86199PA0040004	2	-	0.712	1.000	1.035	1.080	0.958	0.682
86199PA0040006	2	-	0.725	1.000	1.041	1.080	0.963	0.699
86199PA0040005	2	-	0.765	1.000	1.060	1.080	0.981	0.751
86199PA0040002	2	-	0.761	1.000	1.058	1.080	0.980	0.746
86199PA0040001	2	-	0.769	1.000	1.062	1.080	0.983	0.756
Total	57,063	3,929	0.715	1.102	1.080	1.080	0.997	0.790

(1) Induced Calibration Factor set to normalize Induced Utilization Value to 0.997 when weighted by projected membership.

Appendix 20.5
Pennsylvania Health & Wellness, Inc.
Description of Benefit Changes

Secure Care 5 (2021) - Standard Gold On Exchange Plan

	2021	2020
Combined Deductible	1,450	1,250
OOP Max	6,300	5,900

Balanced Care 11 (2021) - Standard Silver On Exchange Plan

	2021	2020
OOP Max	8,500	8,100
Rx - Preferred Brand Drugs Copay	55	50

Balanced Care 11 (2021) - 73% AV Level Silver Plan

	2021	2020
Combined Deductible	3,300	3,250
OOP Max	6,600	6,500

Balanced Care 11 (2021) - 87% AV Level Silver Plan

	2021	2020
OOP Max	2,850	2,700
Primary Care Visit Copay	10	8
Specialist Visit Copay	29	15
MH/SA Copay	10	8
Lab Copay	25	20
Rx - Generics Copay	10	8
Rx - Preferred Brand Drugs Copay	40	30

Balanced Care 11 (2021) - 94% AV Level Silver Plan

	2021	2020
OOP Max	1,075	1,050

Balanced Care 12 (2021) - Standard Silver On Exchange Plan

	2021	2020
OOP Max	8,400	8,150

Balanced Care 12 (2021) - 73% AV Level Silver Plan

	2021	2020
Specialist Visit Copay	50	60
Rx - Preferred Brand Drugs Copay	45	60

Balanced Care 12 (2021) - 87% AV Level Silver Plan

	2021	2020
OOP Max	2,250	1,850
Primary Care Visit Copay	5	10
MH/SA Copay	5	10
Rx - Preferred Brand Drugs Copay	40	35

Essential Care 1 (2021) - Standard Bronze On Exchange Plan

	2021	2020
Deductible	8,300	8,150
OOP Max	8,300	8,150
Rx - Generics Copay	25	20

Essential Care 2 HSA (2021) - Standard Bronze On Exchange Plan

	2021	2020
Combined Deductible	6,900	6,750
OOP Max	6,900	6,750

Essential Care 10 (2021) - Standard Bronze On Exchange Plan

	2021	2020
OOP Max	8,400	8,150
Rx - Generics Copay	25	20

Appendix 21.1
Pennsylvania Health & Wellness, Inc.
Data and Assumption Reliance for 2021 Individual Marketplace Premium Development

Data / Assumption	Source
2019 Individual QHP Claims and Membership Experience	Pennsylvania Health & Wellness, Inc.
2019 Anticipated Risk Adjustment Transfer Receivable/Payment	Pennsylvania Health & Wellness, Inc.
Other 2019 Individual QHP Marketplace Revenue and Expenditures	Pennsylvania Health & Wellness, Inc.
2019 MLR Rebate	Pennsylvania Health & Wellness, Inc.
2019 IBNP Estimate	Pennsylvania Health & Wellness, Inc.
2019 estimated Risk Transfer Amount	Pennsylvania Insurance Department
2021 Population Morbidity	Pennsylvania Health & Wellness, Inc.
Impact of individual mandate repeal	Pennsylvania 2021 ACA-Compliant Health Insurance Rate Filing Guidance
CSR non-funding rate and risk transfer impacts	Pennsylvania 2020 ACA-Compliant Health Insurance Rate Filing Guidance
2021 Statewide Average Premium	Pennsylvania Health & Wellness, Inc.
2021 Individual QHP Membership Projections	Pennsylvania Health & Wellness, Inc.
Relationship between enrollee duration and paid-to-allowed ratio by metal level	Pennsylvania Health & Wellness, Inc.
Pricing and Premium Development Models	Milliman
Basic tables of utilization, cost, claims probability distributions, pricing adjustment factors, and primary care/specialty care utilization distribution	Milliman (<i>Health Cost Guidelines</i>)
2021 Individual QHP Benefit Designs	Pennsylvania Health & Wellness, Inc.
Utilization trends	Milliman (<i>Health Cost Guidelines</i>), Pennsylvania Health & Wellness, Inc.
Unit Cost trends	Pennsylvania Health & Wellness, Inc.
Administrative Costs, Taxes, and Fees	Pennsylvania Health & Wellness, Inc.
Premium Delinquency Estimates	Pennsylvania Health & Wellness, Inc.
Subcapitated Contracts and Pricing	Pennsylvania Health & Wellness, Inc.
Value Added Benefits	Pennsylvania Health & Wellness, Inc.
Smoking Relativity Factors	Pennsylvania Health & Wellness, Inc.
County Rating Areas	Pennsylvania Health & Wellness, Inc.
Plan Rating Factors	Pennsylvania Health & Wellness, Inc.
Pennsylvania Health & Wellness, Inc. Service Areas	Pennsylvania Health & Wellness, Inc.
Expected Reimbursement by Rating Area and State	Pennsylvania Health & Wellness, Inc.
OON Utilization and Reimbursement	Pennsylvania Health & Wellness, Inc.
Utilization Management	Pennsylvania Health & Wellness, Inc.
3:1 Age Band Factors	HHS
Prescription Drug Assumptions: AWP Discount, Dispensing Fee, Rebates, Retail/Mail Utilization percentages, formularies, and Rx Management Assumptions	Envolve
Funding Status of CSR Subsidies	Pennsylvania Health & Wellness, Inc.
Capital, Surplus, and RBC from Annual Statement	Pennsylvania Health & Wellness, Inc.
COVID-19 Rate Impact	Pennsylvania Health & Wellness, Inc. Pennsylvania Insurance Department 2021 COVID Guidance to Issuers

2021 Rates Table Template v10.0			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*		86199			
Rate Effective Date*		1/1/2021			
Rate Expiration Date*		12/31/2021			
Rating Method*		Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	241.12	241.12
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	15	262.55	262.55
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	16	270.75	270.75
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	17	278.94	278.94
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	18	287.77	287.77
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	19	296.59	296.59
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	20	305.73	305.73
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	21	315.20	362.48
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	22	315.20	362.48
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	23	315.20	362.48
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	24	315.20	362.48
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	25	316.45	363.92
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	26	322.75	371.16
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	27	330.32	379.86
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	28	342.61	394.00
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	29	352.69	405.60
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	30	357.74	411.40
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	31	365.30	420.10
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	32	372.87	428.80
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	33	377.59	434.23
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	34	382.64	440.03
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	35	385.16	442.93
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	36	387.68	445.83
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	37	390.20	448.73
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	38	392.72	451.63
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	39	397.77	457.43
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	40	402.81	463.23
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	41	410.37	471.93
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	42	417.62	480.27
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	43	427.71	491.87
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	44	440.32	506.36
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	45	455.13	523.40
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	46	472.78	543.70
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	47	492.64	566.53
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	48	515.33	592.63
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	49	537.71	618.37
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	50	562.92	647.36
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	51	587.82	676.00
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	52	615.25	707.53
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	53	642.98	739.43
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	54	672.93	773.86
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	55	702.87	808.30
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	56	735.33	845.63
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	57	768.11	883.33
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	58	803.10	923.56
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	59	820.43	943.50
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	60	855.42	983.73
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	61	885.68	1018.53
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	62	905.53	1041.36
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	63	930.43	1070.00
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	945.55	1087.39
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	284.64	284.64
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	15	309.94	309.94
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	16	319.61	319.61
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	17	329.29	329.29
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	18	339.70	339.70
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	19	350.12	350.12
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	20	360.91	360.91
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	21	372.08	427.90
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	22	372.08	427.90
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	23	372.08	427.90
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	24	372.08	427.90
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	25	373.56	429.60
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	26	381.00	438.15
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	27	389.93	448.42
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	28	404.44	465.11
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	29	416.35	478.80
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	30	422.30	485.65
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	31	431.23	495.92
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	32	440.16	506.19
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	33	445.74	512.61
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	34	451.70	519.45
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	35	454.67	522.88
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	36	457.65	526.30
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	37	460.63	529.72
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	38	463.60	533.15
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	39	469.56	539.99
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	40	475.51	546.84
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	41	484.44	557.11
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	42	493.00	566.95
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	43	504.90	580.64
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	44	519.79	597.76
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	45	537.28	617.87
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	46	558.11	641.83
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	47	581.55	668.78
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	48	608.34	699.59
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	49	634.76	729.97
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	50	664.52	764.20
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	51	693.92	798.01
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	52	726.29	835.23
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	53	759.03	872.89
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	54	794.38	913.54
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	55	829.73	954.18
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	56	868.05	998.26
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	57	906.74	1042.76
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	58	948.04	1090.25
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	59	968.51	1113.79
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	60	1009.81	1161.28
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1045.53	1202.36
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	62	1068.97	1229.31
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1098.36	1263.12
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1116.21	1283.65
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	268.02	268.02
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	291.84	291.84
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	300.95	300.95
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	310.06	310.06
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	319.87	319.87
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	329.68	329.68
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	339.84	339.84
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	350.36	402.92
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	350.36	402.92
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	350.36	402.92
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	350.36	402.92
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	351.76	404.52
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	358.76	412.55

	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	367.17	422.25
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	380.83	437.96
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	392.05	450.85
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	397.65	457.30
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	406.06	466.97
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	414.47	476.64
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	419.72	482.68
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	425.33	489.13
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	428.13	492.35
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	430.94	495.58
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	433.74	498.80
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	436.54	502.02
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	442.15	508.47
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	447.75	514.91
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	456.16	524.58
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	464.22	533.85
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	475.43	546.74
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	489.44	562.86
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	505.91	581.80
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	525.53	604.36
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	547.60	629.74
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	572.83	658.75
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	597.70	687.36
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	625.73	719.59
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	653.41	751.42
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	683.89	786.47
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	714.72	821.93
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	748.01	860.21
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	781.29	898.48
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	817.38	939.98
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	853.81	981.88
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	892.70	1026.61
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	911.97	1048.77
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	950.86	1093.49
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	984.49	1132.17
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1006.57	1157.55
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1034.24	1189.38
	86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1051.05	1208.71
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	247.21	247.21
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	15	269.19	269.19
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	16	277.59	277.59
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	17	285.99	285.99
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	18	295.04	295.04
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	19	304.09	304.09
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	20	313.46	313.46
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	21	323.16	371.64
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	22	323.16	371.64
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	23	323.16	371.64
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	24	323.16	371.64
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	25	324.45	373.11
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	26	330.91	380.55
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	27	338.66	389.46
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	28	351.27	403.96
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	29	361.61	415.85
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	30	366.78	421.80
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	31	374.53	430.72
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	32	382.29	439.63
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	33	387.14	445.21
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	34	392.31	451.15
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	35	394.89	454.13
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	36	397.48	457.10
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	37	400.06	460.07
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	38	402.65	463.05
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	39	407.82	468.99
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	40	412.99	474.94
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	41	420.75	483.86
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	42	428.18	492.41
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	43	438.52	504.30
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	44	451.45	519.16
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	45	466.63	536.63
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	46	484.73	557.44
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	47	505.09	580.85
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	48	528.36	607.61
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	49	551.30	633.99
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	50	577.15	663.72
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	51	602.68	693.08
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	52	630.80	725.41
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	53	659.23	758.12
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	54	689.93	793.42
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	55	720.63	828.73
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	56	753.92	867.00
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	57	787.52	905.65
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	58	823.39	946.90
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	59	841.17	967.34
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	60	877.04	1008.59
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	61	908.06	1044.27
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	62	928.42	1067.68
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	63	953.95	1097.04
	86199PA0010026	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	969.45	1114.87
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	291.83	291.83
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	15	317.77	317.77
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	16	327.69	327.69
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	17	337.61	337.61
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	18	348.29	348.29
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	19	358.97	358.97
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	20	370.03	370.03
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	21	381.49	438.71
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	22	381.49	438.71
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	23	381.49	438.71
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	24	381.49	438.71
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	25	383.00	440.45
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	26	390.63	449.23
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	27	399.79	459.76
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	28	414.67	476.87
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	29	426.87	490.90
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	30	432.98	497.92
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	31	442.13	508.45
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	32	451.29	518.98
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	33	457.01	525.56
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	34	463.11	532.58
	86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	35	466.17	536.09

86199PA0010026	Rating Area 6	Tobacco User/Non-Tobacco User	36	469.22	539.60
	Rating Area 6	Tobacco User/Non-Tobacco User	37	472.27	543.11
	Rating Area 6	Tobacco User/Non-Tobacco User	38	475.32	546.62
	Rating Area 6	Tobacco User/Non-Tobacco User	39	481.43	553.64
	Rating Area 6	Tobacco User/Non-Tobacco User	40	487.53	560.66
	Rating Area 6	Tobacco User/Non-Tobacco User	41	496.68	571.19
	Rating Area 6	Tobacco User/Non-Tobacco User	42	505.46	581.28
	Rating Area 6	Tobacco User/Non-Tobacco User	43	517.67	595.32
	Rating Area 6	Tobacco User/Non-Tobacco User	44	532.92	612.86
	Rating Area 6	Tobacco User/Non-Tobacco User	45	550.85	633.48
	Rating Area 6	Tobacco User/Non-Tobacco User	46	572.22	658.05
	Rating Area 6	Tobacco User/Non-Tobacco User	47	596.25	685.69
	Rating Area 6	Tobacco User/Non-Tobacco User	48	623.72	717.27
	Rating Area 6	Tobacco User/Non-Tobacco User	49	650.80	748.42
	Rating Area 6	Tobacco User/Non-Tobacco User	50	681.32	783.52
	Rating Area 6	Tobacco User/Non-Tobacco User	51	711.46	818.17
	Rating Area 6	Tobacco User/Non-Tobacco User	52	744.65	856.34
	Rating Area 6	Tobacco User/Non-Tobacco User	53	778.22	894.95
	Rating Area 6	Tobacco User/Non-Tobacco User	54	814.46	936.62
	Rating Area 6	Tobacco User/Non-Tobacco User	55	850.70	978.30
	Rating Area 6	Tobacco User/Non-Tobacco User	56	889.99	1023.49
	Rating Area 6	Tobacco User/Non-Tobacco User	57	929.66	1069.11
	Rating Area 6	Tobacco User/Non-Tobacco User	58	972.01	1117.81
	Rating Area 6	Tobacco User/Non-Tobacco User	59	992.99	1141.94
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1035.33	1190.63
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1071.95	1232.75
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1095.99	1260.38
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1126.12	1295.04
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1144.42	1316.09
86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	274.79	274.79
86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	15	299.22	299.22
	Rating Area 8	Tobacco User/Non-Tobacco User	16	308.56	308.56
	Rating Area 8	Tobacco User/Non-Tobacco User	17	317.90	317.90
	Rating Area 8	Tobacco User/Non-Tobacco User	18	327.96	327.96
	Rating Area 8	Tobacco User/Non-Tobacco User	19	338.02	338.02
	Rating Area 8	Tobacco User/Non-Tobacco User	20	348.43	348.43
	Rating Area 8	Tobacco User/Non-Tobacco User	21	359.22	413.10
	Rating Area 8	Tobacco User/Non-Tobacco User	22	359.22	413.10
	Rating Area 8	Tobacco User/Non-Tobacco User	23	359.22	413.10
	Rating Area 8	Tobacco User/Non-Tobacco User	24	359.22	413.10
	Rating Area 8	Tobacco User/Non-Tobacco User	25	360.65	414.74
	Rating Area 8	Tobacco User/Non-Tobacco User	26	367.83	423.00
	Rating Area 8	Tobacco User/Non-Tobacco User	27	376.45	432.92
	Rating Area 8	Tobacco User/Non-Tobacco User	28	390.46	449.03
	Rating Area 8	Tobacco User/Non-Tobacco User	29	401.95	462.25
	Rating Area 8	Tobacco User/Non-Tobacco User	30	407.70	468.86
	Rating Area 8	Tobacco User/Non-Tobacco User	31	416.32	478.77
	Rating Area 8	Tobacco User/Non-Tobacco User	32	424.94	488.69
	Rating Area 8	Tobacco User/Non-Tobacco User	33	430.33	494.88
	Rating Area 8	Tobacco User/Non-Tobacco User	34	436.08	501.49
	Rating Area 8	Tobacco User/Non-Tobacco User	35	438.95	504.80
	Rating Area 8	Tobacco User/Non-Tobacco User	36	441.83	508.10
	Rating Area 8	Tobacco User/Non-Tobacco User	37	444.70	511.41
	Rating Area 8	Tobacco User/Non-Tobacco User	38	447.57	514.71
	Rating Area 8	Tobacco User/Non-Tobacco User	39	453.32	521.32
	Rating Area 8	Tobacco User/Non-Tobacco User	40	459.07	527.93
	Rating Area 8	Tobacco User/Non-Tobacco User	41	467.69	537.84
	Rating Area 8	Tobacco User/Non-Tobacco User	42	475.95	547.34
	Rating Area 8	Tobacco User/Non-Tobacco User	43	487.45	560.56
	Rating Area 8	Tobacco User/Non-Tobacco User	44	501.81	577.09
	Rating Area 8	Tobacco User/Non-Tobacco User	45	518.70	596.50
	Rating Area 8	Tobacco User/Non-Tobacco User	46	538.81	619.63
	Rating Area 8	Tobacco User/Non-Tobacco User	47	561.44	645.66
	Rating Area 8	Tobacco User/Non-Tobacco User	48	587.31	675.40
	Rating Area 8	Tobacco User/Non-Tobacco User	49	612.81	704.73
	Rating Area 8	Tobacco User/Non-Tobacco User	50	641.55	737.78
	Rating Area 8	Tobacco User/Non-Tobacco User	51	669.92	770.41

	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	52	701.18	806.35
	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	53	732.79	842.70
	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	54	766.91	881.95
	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	55	801.04	921.19
	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	56	838.03	963.74
	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	57	875.39	1006.70
	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	58	915.26	1052.55
	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	59	935.02	1075.27
	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	60	974.89	1121.13
	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	61	1009.38	1160.78
	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	62	1032.01	1186.81
	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	63	1060.38	1219.44
	86199PA0010026	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1077.62	1239.26
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	245.59	245.59
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	15	267.42	267.42
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	16	275.77	275.77
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	17	284.12	284.12
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	18	293.11	293.11
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	19	302.10	302.10
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	20	311.41	311.41
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	21	321.05	369.20
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	22	321.05	369.20
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	23	321.05	369.20
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	24	321.05	369.20
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	25	322.32	370.67
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	26	328.74	378.05
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	27	336.45	386.91
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	28	348.97	401.31
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	29	359.24	413.13
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	30	364.38	419.03
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	31	372.08	427.89
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	32	379.79	436.76
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	33	384.60	442.29
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	34	389.74	448.20
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	35	392.31	451.15
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	36	394.88	454.11
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	37	397.44	457.06
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	38	400.01	460.01
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	39	405.15	465.92
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	40	410.29	471.83
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	41	417.99	480.69
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	42	425.37	489.18
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	43	435.65	500.99
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	44	448.49	515.76
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	45	463.58	533.11
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	46	481.56	553.79
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	47	501.78	577.05
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	48	524.90	603.63
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	49	547.69	629.84
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	50	573.37	659.38
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	51	598.73	688.54
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	52	626.66	720.66
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	53	654.92	753.15
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	54	685.41	788.23
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	55	715.91	823.30
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	56	748.98	861.33
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	57	782.37	899.72
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	58	818.00	940.70
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	59	835.66	961.01
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	60	871.30	1001.99
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	61	902.12	1037.43
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	62	922.34	1060.69
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	63	947.70	1089.86
	86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	963.10	1107.57
	86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	289.92	289.92
	86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	15	315.69	315.69
	86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	16	325.54	325.54

	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	17	335.40	335.40
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	18	346.01	346.01
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	19	356.62	356.62
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	20	367.61	367.61
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	21	378.99	435.84
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	22	378.99	435.84
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	23	378.99	435.84
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	24	378.99	435.84
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	25	380.50	437.57
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	26	388.08	446.29
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	27	397.17	456.75
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	28	411.95	473.74
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	29	424.08	487.69
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	30	430.14	494.66
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	31	439.24	505.12
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	32	448.33	515.58
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	33	454.02	522.12
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	34	460.08	529.09
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	35	463.11	532.58
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	36	466.15	536.07
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	37	469.18	539.55
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	38	472.21	543.04
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	39	478.27	550.01
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	40	484.34	556.99
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	41	493.43	567.45
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	42	502.15	577.47
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	43	514.28	591.42
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	44	529.44	608.85
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	45	547.25	629.33
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	46	568.47	653.74
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	47	592.35	681.20
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	48	619.63	712.58
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	49	646.54	743.52
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	50	676.86	778.39
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	51	706.80	812.82
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	52	739.77	850.73
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	53	773.12	889.09
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	54	809.12	930.49
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	55	845.13	971.89
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	56	884.16	1016.78
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	57	923.57	1062.11
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	58	965.64	1110.49
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	59	986.49	1134.46
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	60	1028.55	1182.83
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	61	1064.93	1224.67
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	62	1088.81	1252.13
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	63	1118.75	1286.56
	86199PA0010004 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1136.93	1307.47
	86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	273.00	273.00
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	15	297.26	297.26
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	16	306.54	306.54
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	17	315.82	315.82
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	18	325.81	325.81
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	19	335.80	335.80
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	20	346.15	346.15
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	21	356.87	410.39
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	22	356.87	410.39
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	23	356.87	410.39
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	24	356.87	410.39
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	25	358.28	412.03
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	26	365.42	420.23
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	27	373.99	430.08
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	28	387.90	446.09
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	29	399.32	459.22
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	30	405.03	465.79
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	31	413.60	475.64
	86199PA0010004 Rating Area 8		Tobacco User/Non-Tobacco User	32	422.16	485.49

86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	33	427.51	491.64
	Rating Area 8	Tobacco User/Non-Tobacco User	34	433.22	498.21
	Rating Area 8	Tobacco User/Non-Tobacco User	35	436.08	501.49
	Rating Area 8	Tobacco User/Non-Tobacco User	36	438.93	504.77
	Rating Area 8	Tobacco User/Non-Tobacco User	37	441.79	508.06
	Rating Area 8	Tobacco User/Non-Tobacco User	38	444.64	511.34
	Rating Area 8	Tobacco User/Non-Tobacco User	39	450.35	517.91
	Rating Area 8	Tobacco User/Non-Tobacco User	40	456.06	524.47
	Rating Area 8	Tobacco User/Non-Tobacco User	41	464.63	534.32
	Rating Area 8	Tobacco User/Non-Tobacco User	42	472.83	543.76
	Rating Area 8	Tobacco User/Non-Tobacco User	43	484.25	556.89
	Rating Area 8	Tobacco User/Non-Tobacco User	44	498.53	573.31
	Rating Area 8	Tobacco User/Non-Tobacco User	45	515.30	592.60
	Rating Area 8	Tobacco User/Non-Tobacco User	46	535.28	615.58
	Rating Area 8	Tobacco User/Non-Tobacco User	47	557.77	641.43
	Rating Area 8	Tobacco User/Non-Tobacco User	48	583.46	670.98
	Rating Area 8	Tobacco User/Non-Tobacco User	49	608.80	700.12
	Rating Area 8	Tobacco User/Non-Tobacco User	50	637.35	732.95
	Rating Area 8	Tobacco User/Non-Tobacco User	51	665.54	765.37
	Rating Area 8	Tobacco User/Non-Tobacco User	52	696.58	801.07
	Rating Area 8	Tobacco User/Non-Tobacco User	53	727.99	837.19
	Rating Area 8	Tobacco User/Non-Tobacco User	54	761.89	876.17
	Rating Area 8	Tobacco User/Non-Tobacco User	55	795.79	915.16
	Rating Area 8	Tobacco User/Non-Tobacco User	56	832.55	957.43
	Rating Area 8	Tobacco User/Non-Tobacco User	57	869.66	1000.11
	Rating Area 8	Tobacco User/Non-Tobacco User	58	909.27	1045.66
	Rating Area 8	Tobacco User/Non-Tobacco User	59	928.90	1068.23
	Rating Area 8	Tobacco User/Non-Tobacco User	60	968.51	1113.78
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1002.77	1153.18
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1025.25	1179.04
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1053.44	1211.46
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1070.56	1231.14
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	241.98	241.98
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	15	263.49	263.49
	Rating Area 3	Tobacco User/Non-Tobacco User	16	271.72	271.72
	Rating Area 3	Tobacco User/Non-Tobacco User	17	279.94	279.94
	Rating Area 3	Tobacco User/Non-Tobacco User	18	288.80	288.80
	Rating Area 3	Tobacco User/Non-Tobacco User	19	297.65	297.65
	Rating Area 3	Tobacco User/Non-Tobacco User	20	306.83	306.83
	Rating Area 3	Tobacco User/Non-Tobacco User	21	316.33	363.77
	Rating Area 3	Tobacco User/Non-Tobacco User	22	316.33	363.77
	Rating Area 3	Tobacco User/Non-Tobacco User	23	316.33	363.77
	Rating Area 3	Tobacco User/Non-Tobacco User	24	316.33	363.77
	Rating Area 3	Tobacco User/Non-Tobacco User	25	317.58	365.22
	Rating Area 3	Tobacco User/Non-Tobacco User	26	323.91	372.49
	Rating Area 3	Tobacco User/Non-Tobacco User	27	331.50	381.22
	Rating Area 3	Tobacco User/Non-Tobacco User	28	343.84	395.41
	Rating Area 3	Tobacco User/Non-Tobacco User	29	353.96	407.05
	Rating Area 3	Tobacco User/Non-Tobacco User	30	359.02	412.87
	Rating Area 3	Tobacco User/Non-Tobacco User	31	366.61	421.60
	Rating Area 3	Tobacco User/Non-Tobacco User	32	374.20	430.33
	Rating Area 3	Tobacco User/Non-Tobacco User	33	378.95	435.79
	Rating Area 3	Tobacco User/Non-Tobacco User	34	384.01	441.61
	Rating Area 3	Tobacco User/Non-Tobacco User	35	386.54	444.52
	Rating Area 3	Tobacco User/Non-Tobacco User	36	389.07	447.43
	Rating Area 3	Tobacco User/Non-Tobacco User	37	391.60	450.34
	Rating Area 3	Tobacco User/Non-Tobacco User	38	394.13	453.25
	Rating Area 3	Tobacco User/Non-Tobacco User	39	399.19	459.07
	Rating Area 3	Tobacco User/Non-Tobacco User	40	404.25	464.89
	Rating Area 3	Tobacco User/Non-Tobacco User	41	411.84	473.62
	Rating Area 3	Tobacco User/Non-Tobacco User	42	419.12	481.99
	Rating Area 3	Tobacco User/Non-Tobacco User	43	429.24	493.63
	Rating Area 3	Tobacco User/Non-Tobacco User	44	441.89	508.18
	Rating Area 3	Tobacco User/Non-Tobacco User	45	456.76	525.28
	Rating Area 3	Tobacco User/Non-Tobacco User	46	474.47	545.65
	Rating Area 3	Tobacco User/Non-Tobacco User	47	494.40	568.56
	Rating Area 3	Tobacco User/Non-Tobacco User	48	517.18	594.75

86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	49	539.64	620.58
	Rating Area 3	Tobacco User/Non-Tobacco User	50	564.94	649.68
	Rating Area 3	Tobacco User/Non-Tobacco User	51	589.93	678.42
	Rating Area 3	Tobacco User/Non-Tobacco User	52	617.45	710.07
	Rating Area 3	Tobacco User/Non-Tobacco User	53	645.29	742.08
	Rating Area 3	Tobacco User/Non-Tobacco User	54	675.34	776.64
	Rating Area 3	Tobacco User/Non-Tobacco User	55	705.39	811.19
	Rating Area 3	Tobacco User/Non-Tobacco User	56	737.97	848.66
	Rating Area 3	Tobacco User/Non-Tobacco User	57	770.86	886.49
	Rating Area 3	Tobacco User/Non-Tobacco User	58	805.97	926.87
	Rating Area 3	Tobacco User/Non-Tobacco User	59	823.37	946.88
	Rating Area 3	Tobacco User/Non-Tobacco User	60	858.48	987.26
	Rating Area 3	Tobacco User/Non-Tobacco User	61	888.85	1022.18
	Rating Area 3	Tobacco User/Non-Tobacco User	62	908.78	1045.09
	Rating Area 3	Tobacco User/Non-Tobacco User	63	933.77	1073.83
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	948.94	1091.28
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	285.66	285.66
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	15	311.05	311.05
	Rating Area 6	Tobacco User/Non-Tobacco User	16	320.76	320.76
	Rating Area 6	Tobacco User/Non-Tobacco User	17	330.47	330.47
	Rating Area 6	Tobacco User/Non-Tobacco User	18	340.92	340.92
	Rating Area 6	Tobacco User/Non-Tobacco User	19	351.38	351.38
	Rating Area 6	Tobacco User/Non-Tobacco User	20	362.20	362.20
	Rating Area 6	Tobacco User/Non-Tobacco User	21	373.42	429.43
	Rating Area 6	Tobacco User/Non-Tobacco User	22	373.42	429.43
	Rating Area 6	Tobacco User/Non-Tobacco User	23	373.42	429.43
	Rating Area 6	Tobacco User/Non-Tobacco User	24	373.42	429.43
	Rating Area 6	Tobacco User/Non-Tobacco User	25	374.90	431.14
	Rating Area 6	Tobacco User/Non-Tobacco User	26	382.37	439.72
	Rating Area 6	Tobacco User/Non-Tobacco User	27	391.33	450.03
	Rating Area 6	Tobacco User/Non-Tobacco User	28	405.89	466.78
	Rating Area 6	Tobacco User/Non-Tobacco User	29	417.84	480.52
	Rating Area 6	Tobacco User/Non-Tobacco User	30	423.82	487.39
	Rating Area 6	Tobacco User/Non-Tobacco User	31	432.78	497.70
	Rating Area 6	Tobacco User/Non-Tobacco User	32	441.74	508.00
	Rating Area 6	Tobacco User/Non-Tobacco User	33	447.34	514.44
	Rating Area 6	Tobacco User/Non-Tobacco User	34	453.32	521.31
	Rating Area 6	Tobacco User/Non-Tobacco User	35	456.30	524.75
	Rating Area 6	Tobacco User/Non-Tobacco User	36	459.29	528.18
	Rating Area 6	Tobacco User/Non-Tobacco User	37	462.28	531.62
	Rating Area 6	Tobacco User/Non-Tobacco User	38	465.27	535.05
	Rating Area 6	Tobacco User/Non-Tobacco User	39	471.24	541.93
	Rating Area 6	Tobacco User/Non-Tobacco User	40	477.21	548.80
	Rating Area 6	Tobacco User/Non-Tobacco User	41	486.18	559.10
	Rating Area 6	Tobacco User/Non-Tobacco User	42	494.76	568.98
	Rating Area 6	Tobacco User/Non-Tobacco User	43	506.71	582.72
	Rating Area 6	Tobacco User/Non-Tobacco User	44	521.65	599.90
	Rating Area 6	Tobacco User/Non-Tobacco User	45	539.20	620.08
	Rating Area 6	Tobacco User/Non-Tobacco User	46	560.11	644.13
	Rating Area 6	Tobacco User/Non-Tobacco User	47	583.64	671.18
	Rating Area 6	Tobacco User/Non-Tobacco User	48	610.52	702.10
	Rating Area 6	Tobacco User/Non-Tobacco User	49	637.03	732.59
	Rating Area 6	Tobacco User/Non-Tobacco User	50	666.90	766.94
	Rating Area 6	Tobacco User/Non-Tobacco User	51	696.40	800.86
	Rating Area 6	Tobacco User/Non-Tobacco User	52	728.89	838.22
	Rating Area 6	Tobacco User/Non-Tobacco User	53	761.75	876.01
	Rating Area 6	Tobacco User/Non-Tobacco User	54	797.22	916.81
	Rating Area 6	Tobacco User/Non-Tobacco User	55	832.70	957.60
	Rating Area 6	Tobacco User/Non-Tobacco User	56	871.16	1001.83
	Rating Area 6	Tobacco User/Non-Tobacco User	57	909.99	1046.49
	Rating Area 6	Tobacco User/Non-Tobacco User	58	951.44	1094.16
	Rating Area 6	Tobacco User/Non-Tobacco User	59	971.98	1117.78
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1013.43	1165.44
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1049.27	1206.66
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1072.80	1233.72
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1102.30	1267.64
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1120.21	1288.24

86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	268.98	268.98
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	15	292.89	292.89
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	16	302.03	302.03
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	17	311.17	311.17
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	18	321.02	321.02
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	19	330.86	330.86
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	20	341.06	341.06
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	21	351.62	404.36
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	22	351.62	404.36
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	23	351.62	404.36
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	24	351.62	404.36
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	25	353.02	405.97
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	26	360.05	414.05
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	27	368.49	423.76
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	28	382.20	439.53
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	29	393.45	452.47
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	30	399.08	458.94
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	31	407.51	468.64
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	32	415.95	478.35
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	33	421.23	484.41
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	34	426.85	490.88
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	35	429.67	494.12
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	36	432.48	497.35
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	37	435.29	500.59
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	38	438.10	503.82
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	39	443.73	510.29
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	40	449.36	516.76
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	41	457.79	526.46
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	42	465.88	535.76
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	43	477.13	548.70
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	44	491.20	564.88
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	45	507.72	583.88
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	46	527.41	606.53
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	47	549.56	632.00
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	48	574.88	661.11
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	49	599.84	689.82
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	50	627.97	722.17
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	51	655.75	754.11
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	52	686.34	789.29
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	53	717.28	824.87
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	54	750.68	863.29
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	55	784.09	901.70
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	56	820.30	943.35
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	57	856.87	985.40
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	58	895.90	1030.28
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	59	915.24	1052.52
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	60	954.27	1097.41
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	61	988.02	1136.22
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	62	1010.17	1161.70
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	63	1037.95	1193.64
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1054.82	1213.04
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	249.32	249.32
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	15	271.48	271.48
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	16	279.96	279.96
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	17	288.43	288.43
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	18	297.56	297.56
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	19	306.68	306.68
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	20	316.13	316.13
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	21	325.92	374.81
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	22	325.92	374.81
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	23	325.92	374.81
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	24	325.92	374.81
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	25	327.22	376.30
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	26	333.73	383.79
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	27	341.56	392.79
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	28	354.27	407.41
86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	29	364.69	419.40

86199PA0010027	Rating Area 3	Tobacco User/Non-Tobacco User	30	369.91	425.40
	Rating Area 3	Tobacco User/Non-Tobacco User	31	377.73	434.39
	Rating Area 3	Tobacco User/Non-Tobacco User	32	385.55	443.39
	Rating Area 3	Tobacco User/Non-Tobacco User	33	390.44	449.01
	Rating Area 3	Tobacco User/Non-Tobacco User	34	395.66	455.00
	Rating Area 3	Tobacco User/Non-Tobacco User	35	398.26	458.00
	Rating Area 3	Tobacco User/Non-Tobacco User	36	400.87	461.00
	Rating Area 3	Tobacco User/Non-Tobacco User	37	403.48	464.00
	Rating Area 3	Tobacco User/Non-Tobacco User	38	406.09	467.00
	Rating Area 3	Tobacco User/Non-Tobacco User	39	411.30	473.00
	Rating Area 3	Tobacco User/Non-Tobacco User	40	416.51	478.99
	Rating Area 3	Tobacco User/Non-Tobacco User	41	424.34	487.99
	Rating Area 3	Tobacco User/Non-Tobacco User	42	431.83	496.61
	Rating Area 3	Tobacco User/Non-Tobacco User	43	442.26	508.60
	Rating Area 3	Tobacco User/Non-Tobacco User	44	455.30	523.59
	Rating Area 3	Tobacco User/Non-Tobacco User	45	470.62	541.21
	Rating Area 3	Tobacco User/Non-Tobacco User	46	488.87	562.20
	Rating Area 3	Tobacco User/Non-Tobacco User	47	509.40	585.81
	Rating Area 3	Tobacco User/Non-Tobacco User	48	532.87	612.79
	Rating Area 3	Tobacco User/Non-Tobacco User	49	556.00	639.41
	Rating Area 3	Tobacco User/Non-Tobacco User	50	582.08	669.39
	Rating Area 3	Tobacco User/Non-Tobacco User	51	607.82	699.00
	Rating Area 3	Tobacco User/Non-Tobacco User	52	636.18	731.61
	Rating Area 3	Tobacco User/Non-Tobacco User	53	664.86	764.59
	Rating Area 3	Tobacco User/Non-Tobacco User	54	695.82	800.19
	Rating Area 3	Tobacco User/Non-Tobacco User	55	726.78	835.80
	Rating Area 3	Tobacco User/Non-Tobacco User	56	760.35	874.40
	Rating Area 3	Tobacco User/Non-Tobacco User	57	794.25	913.38
	Rating Area 3	Tobacco User/Non-Tobacco User	58	830.42	954.99
	Rating Area 3	Tobacco User/Non-Tobacco User	59	848.35	975.60
	Rating Area 3	Tobacco User/Non-Tobacco User	60	884.52	1017.20
	Rating Area 3	Tobacco User/Non-Tobacco User	61	915.81	1053.18
	Rating Area 3	Tobacco User/Non-Tobacco User	62	936.34	1076.79
	Rating Area 3	Tobacco User/Non-Tobacco User	63	962.09	1106.40
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	977.72	1124.38
86199PA0010027	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	294.32	294.32
86199PA0010027	Rating Area 6	Tobacco User/Non-Tobacco User	15	320.48	320.48
	Rating Area 6	Tobacco User/Non-Tobacco User	16	330.49	330.49
	Rating Area 6	Tobacco User/Non-Tobacco User	17	340.49	340.49
	Rating Area 6	Tobacco User/Non-Tobacco User	18	351.26	351.26
	Rating Area 6	Tobacco User/Non-Tobacco User	19	362.03	362.03
	Rating Area 6	Tobacco User/Non-Tobacco User	20	373.19	373.19
	Rating Area 6	Tobacco User/Non-Tobacco User	21	384.74	442.45
	Rating Area 6	Tobacco User/Non-Tobacco User	22	384.74	442.45
	Rating Area 6	Tobacco User/Non-Tobacco User	23	384.74	442.45
	Rating Area 6	Tobacco User/Non-Tobacco User	24	384.74	442.45
	Rating Area 6	Tobacco User/Non-Tobacco User	25	386.27	444.21
	Rating Area 6	Tobacco User/Non-Tobacco User	26	393.97	453.06
	Rating Area 6	Tobacco User/Non-Tobacco User	27	403.20	463.68
	Rating Area 6	Tobacco User/Non-Tobacco User	28	418.21	480.94
	Rating Area 6	Tobacco User/Non-Tobacco User	29	430.52	495.09
	Rating Area 6	Tobacco User/Non-Tobacco User	30	436.67	502.17
	Rating Area 6	Tobacco User/Non-Tobacco User	31	445.91	512.79
	Rating Area 6	Tobacco User/Non-Tobacco User	32	455.14	523.41
	Rating Area 6	Tobacco User/Non-Tobacco User	33	460.91	530.05
	Rating Area 6	Tobacco User/Non-Tobacco User	34	467.07	537.13
	Rating Area 6	Tobacco User/Non-Tobacco User	35	470.14	540.67
	Rating Area 6	Tobacco User/Non-Tobacco User	36	473.22	544.21
	Rating Area 6	Tobacco User/Non-Tobacco User	37	476.30	547.75
	Rating Area 6	Tobacco User/Non-Tobacco User	38	479.38	551.28
	Rating Area 6	Tobacco User/Non-Tobacco User	39	485.53	558.36
	Rating Area 6	Tobacco User/Non-Tobacco User	40	491.69	565.44
	Rating Area 6	Tobacco User/Non-Tobacco User	41	500.92	576.06
	Rating Area 6	Tobacco User/Non-Tobacco User	42	509.77	586.24
	Rating Area 6	Tobacco User/Non-Tobacco User	43	522.08	600.40
	Rating Area 6	Tobacco User/Non-Tobacco User	44	537.47	618.09
	Rating Area 6	Tobacco User/Non-Tobacco User	45	555.56	638.89

86199PA0010027	Rating Area 6	Tobacco User/Non-Tobacco User	46	577.10	663.67
	Rating Area 6	Tobacco User/Non-Tobacco User	47	601.34	691.54
	Rating Area 6	Tobacco User/Non-Tobacco User	48	629.04	723.40
	Rating Area 6	Tobacco User/Non-Tobacco User	49	656.36	754.81
	Rating Area 6	Tobacco User/Non-Tobacco User	50	687.13	790.20
	Rating Area 6	Tobacco User/Non-Tobacco User	51	717.53	825.16
	Rating Area 6	Tobacco User/Non-Tobacco User	52	751.00	863.65
	Rating Area 6	Tobacco User/Non-Tobacco User	53	784.86	902.59
	Rating Area 6	Tobacco User/Non-Tobacco User	54	821.41	944.62
	Rating Area 6	Tobacco User/Non-Tobacco User	55	857.96	986.65
	Rating Area 6	Tobacco User/Non-Tobacco User	56	897.58	1032.22
	Rating Area 6	Tobacco User/Non-Tobacco User	57	937.60	1078.24
	Rating Area 6	Tobacco User/Non-Tobacco User	58	980.30	1127.35
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1001.46	1151.68
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1044.17	1200.79
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1081.10	1243.27
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1105.34	1271.14
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1135.73	1306.09
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1154.19	1327.32
86199PA0010027	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	277.14	277.14
86199PA0010027	Rating Area 8	Tobacco User/Non-Tobacco User	15	301.77	301.77
	Rating Area 8	Tobacco User/Non-Tobacco User	16	311.19	311.19
	Rating Area 8	Tobacco User/Non-Tobacco User	17	320.61	320.61
	Rating Area 8	Tobacco User/Non-Tobacco User	18	330.76	330.76
	Rating Area 8	Tobacco User/Non-Tobacco User	19	340.90	340.90
	Rating Area 8	Tobacco User/Non-Tobacco User	20	351.41	351.41
	Rating Area 8	Tobacco User/Non-Tobacco User	21	362.28	416.63
	Rating Area 8	Tobacco User/Non-Tobacco User	22	362.28	416.63
	Rating Area 8	Tobacco User/Non-Tobacco User	23	362.28	416.63
	Rating Area 8	Tobacco User/Non-Tobacco User	24	362.28	416.63
	Rating Area 8	Tobacco User/Non-Tobacco User	25	363.72	418.28
	Rating Area 8	Tobacco User/Non-Tobacco User	26	370.97	426.61
	Rating Area 8	Tobacco User/Non-Tobacco User	27	379.66	436.61
	Rating Area 8	Tobacco User/Non-Tobacco User	28	393.79	452.86
	Rating Area 8	Tobacco User/Non-Tobacco User	29	405.38	466.19
	Rating Area 8	Tobacco User/Non-Tobacco User	30	411.18	472.86
	Rating Area 8	Tobacco User/Non-Tobacco User	31	419.88	482.86
	Rating Area 8	Tobacco User/Non-Tobacco User	32	428.57	492.86
	Rating Area 8	Tobacco User/Non-Tobacco User	33	434.00	499.11
	Rating Area 8	Tobacco User/Non-Tobacco User	34	439.80	505.77
	Rating Area 8	Tobacco User/Non-Tobacco User	35	442.70	509.10
	Rating Area 8	Tobacco User/Non-Tobacco User	36	445.60	512.44
	Rating Area 8	Tobacco User/Non-Tobacco User	37	448.50	515.77
	Rating Area 8	Tobacco User/Non-Tobacco User	38	451.39	519.10
	Rating Area 8	Tobacco User/Non-Tobacco User	39	457.19	525.77
	Rating Area 8	Tobacco User/Non-Tobacco User	40	462.99	532.43
	Rating Area 8	Tobacco User/Non-Tobacco User	41	471.68	542.43
	Rating Area 8	Tobacco User/Non-Tobacco User	42	480.01	552.02
	Rating Area 8	Tobacco User/Non-Tobacco User	43	491.61	565.35
	Rating Area 8	Tobacco User/Non-Tobacco User	44	506.10	582.01
	Rating Area 8	Tobacco User/Non-Tobacco User	45	523.12	601.59
	Rating Area 8	Tobacco User/Non-Tobacco User	46	543.41	624.92
	Rating Area 8	Tobacco User/Non-Tobacco User	47	566.23	651.17
	Rating Area 8	Tobacco User/Non-Tobacco User	48	592.32	681.17
	Rating Area 8	Tobacco User/Non-Tobacco User	49	618.04	710.75
	Rating Area 8	Tobacco User/Non-Tobacco User	50	647.02	744.08
	Rating Area 8	Tobacco User/Non-Tobacco User	51	675.64	776.99
	Rating Area 8	Tobacco User/Non-Tobacco User	52	707.16	813.23
	Rating Area 8	Tobacco User/Non-Tobacco User	53	739.04	849.90
	Rating Area 8	Tobacco User/Non-Tobacco User	54	773.46	889.47
	Rating Area 8	Tobacco User/Non-Tobacco User	55	807.87	929.05
	Rating Area 8	Tobacco User/Non-Tobacco User	56	845.19	971.96
	Rating Area 8	Tobacco User/Non-Tobacco User	57	882.86	1015.29
	Rating Area 8	Tobacco User/Non-Tobacco User	58	923.07	1061.54
	Rating Area 8	Tobacco User/Non-Tobacco User	59	943.00	1084.45
	Rating Area 8	Tobacco User/Non-Tobacco User	60	983.21	1130.69
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1017.99	1170.69

	86199PA0010027 Rating Area 8		Tobacco User/Non-Tobacco User	62	1040.81	1196.94
	86199PA0010027 Rating Area 8		Tobacco User/Non-Tobacco User	63	1069.43	1229.85
	86199PA0010027 Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	1086.81	1249.84
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	246.96	246.96
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	15	268.91	268.91
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	16	277.31	277.31
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	17	285.70	285.70
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	18	294.74	294.74
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	19	303.78	303.78
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	20	313.14	313.14
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	21	322.84	371.26
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	22	322.84	371.26
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	23	322.84	371.26
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	24	322.84	371.26
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	25	324.12	372.74
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	26	330.57	380.16
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	27	338.32	389.07
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	28	350.91	403.55
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	29	361.24	415.43
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	30	366.41	421.37
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	31	374.16	430.28
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	32	381.90	439.19
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	33	386.75	444.76
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	34	391.91	450.70
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	35	394.49	453.67
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	36	397.08	456.64
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	37	399.66	459.61
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	38	402.24	462.58
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	39	407.41	468.52
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	40	412.57	474.46
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	41	420.32	483.37
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	42	427.74	491.91
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	43	438.08	503.79
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	44	450.99	518.64
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	45	466.16	536.09
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	46	484.24	556.88
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	47	504.58	580.26
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	48	527.82	606.99
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	49	550.74	633.35
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	50	576.57	663.05
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	51	602.07	692.38
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	52	630.16	724.68
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	53	658.57	757.35
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	54	689.23	792.62
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	55	719.90	827.89
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	56	753.15	866.13
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	57	786.73	904.74
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	58	822.56	945.95
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	59	840.32	966.36
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	60	876.15	1007.57
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	61	907.14	1043.21
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	62	927.48	1066.60
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	63	952.98	1095.93
	86199PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	968.47	1113.74
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	291.54	291.54
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	15	317.45	317.45
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	16	327.36	327.36
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	17	337.27	337.27
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	18	347.94	347.94
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	19	358.61	358.61
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	20	369.66	369.66
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	21	381.10	438.27
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	22	381.10	438.27
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	23	381.10	438.27
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	24	381.10	438.27
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	25	382.62	440.01
	86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	26	390.24	448.77

86199PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	27	399.38	459.29
	Rating Area 6	Tobacco User/Non-Tobacco User	28	414.25	476.38
	Rating Area 6	Tobacco User/Non-Tobacco User	29	426.44	490.41
	Rating Area 6	Tobacco User/Non-Tobacco User	30	432.54	497.42
	Rating Area 6	Tobacco User/Non-Tobacco User	31	441.69	507.94
	Rating Area 6	Tobacco User/Non-Tobacco User	32	450.83	518.46
	Rating Area 6	Tobacco User/Non-Tobacco User	33	456.55	525.03
	Rating Area 6	Tobacco User/Non-Tobacco User	34	462.65	532.04
	Rating Area 6	Tobacco User/Non-Tobacco User	35	465.69	535.55
	Rating Area 6	Tobacco User/Non-Tobacco User	36	468.74	539.05
	Rating Area 6	Tobacco User/Non-Tobacco User	37	471.79	542.56
	Rating Area 6	Tobacco User/Non-Tobacco User	38	474.84	546.07
	Rating Area 6	Tobacco User/Non-Tobacco User	39	480.94	553.08
	Rating Area 6	Tobacco User/Non-Tobacco User	40	487.04	560.09
	Rating Area 6	Tobacco User/Non-Tobacco User	41	496.18	570.61
	Rating Area 6	Tobacco User/Non-Tobacco User	42	504.95	580.69
	Rating Area 6	Tobacco User/Non-Tobacco User	43	517.14	594.71
	Rating Area 6	Tobacco User/Non-Tobacco User	44	532.39	612.24
	Rating Area 6	Tobacco User/Non-Tobacco User	45	550.30	632.84
	Rating Area 6	Tobacco User/Non-Tobacco User	46	571.64	657.38
	Rating Area 6	Tobacco User/Non-Tobacco User	47	595.65	684.99
	Rating Area 6	Tobacco User/Non-Tobacco User	48	623.09	716.55
	Rating Area 6	Tobacco User/Non-Tobacco User	49	650.14	747.66
	Rating Area 6	Tobacco User/Non-Tobacco User	50	680.63	782.72
	Rating Area 6	Tobacco User/Non-Tobacco User	51	710.74	817.35
	Rating Area 6	Tobacco User/Non-Tobacco User	52	743.89	855.47
	Rating Area 6	Tobacco User/Non-Tobacco User	53	777.43	894.04
	Rating Area 6	Tobacco User/Non-Tobacco User	54	813.63	935.68
	Rating Area 6	Tobacco User/Non-Tobacco User	55	849.83	977.31
	Rating Area 6	Tobacco User/Non-Tobacco User	56	889.09	1022.45
	Rating Area 6	Tobacco User/Non-Tobacco User	57	928.72	1068.03
	Rating Area 6	Tobacco User/Non-Tobacco User	58	971.02	1116.68
	Rating Area 6	Tobacco User/Non-Tobacco User	59	991.98	1140.78
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1034.28	1189.43
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1070.87	1231.50
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1094.88	1259.11
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1124.98	1293.73
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1143.27	1314.76
86199PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	274.52	274.52
86199PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	15	298.92	298.92
	Rating Area 8	Tobacco User/Non-Tobacco User	16	308.25	308.25
	Rating Area 8	Tobacco User/Non-Tobacco User	17	317.58	317.58
	Rating Area 8	Tobacco User/Non-Tobacco User	18	327.63	327.63
	Rating Area 8	Tobacco User/Non-Tobacco User	19	337.67	337.67
	Rating Area 8	Tobacco User/Non-Tobacco User	20	348.08	348.08
	Rating Area 8	Tobacco User/Non-Tobacco User	21	358.86	412.68
	Rating Area 8	Tobacco User/Non-Tobacco User	22	358.86	412.68
	Rating Area 8	Tobacco User/Non-Tobacco User	23	358.86	412.68
	Rating Area 8	Tobacco User/Non-Tobacco User	24	358.86	412.68
	Rating Area 8	Tobacco User/Non-Tobacco User	25	360.28	414.32
	Rating Area 8	Tobacco User/Non-Tobacco User	26	367.46	422.58
	Rating Area 8	Tobacco User/Non-Tobacco User	27	376.07	432.48
	Rating Area 8	Tobacco User/Non-Tobacco User	28	390.06	448.57
	Rating Area 8	Tobacco User/Non-Tobacco User	29	401.55	461.78
	Rating Area 8	Tobacco User/Non-Tobacco User	30	407.29	468.38
	Rating Area 8	Tobacco User/Non-Tobacco User	31	415.90	478.29
	Rating Area 8	Tobacco User/Non-Tobacco User	32	424.51	488.19
	Rating Area 8	Tobacco User/Non-Tobacco User	33	429.90	494.38
	Rating Area 8	Tobacco User/Non-Tobacco User	34	435.64	500.98
	Rating Area 8	Tobacco User/Non-Tobacco User	35	438.51	504.28
	Rating Area 8	Tobacco User/Non-Tobacco User	36	441.38	507.59
	Rating Area 8	Tobacco User/Non-Tobacco User	37	444.25	510.89
	Rating Area 8	Tobacco User/Non-Tobacco User	38	447.12	514.19
	Rating Area 8	Tobacco User/Non-Tobacco User	39	452.86	520.79
	Rating Area 8	Tobacco User/Non-Tobacco User	40	458.60	527.39
	Rating Area 8	Tobacco User/Non-Tobacco User	41	467.22	537.30
86199PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	42	475.47	546.79

86199PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	43	486.95	560.00
			44	501.31	576.50
			45	518.17	595.90
			46	538.27	619.01
			47	560.87	645.01
			48	586.71	674.72
			49	612.19	704.02
			50	640.90	737.03
			51	669.25	769.63
			52	700.47	805.54
			53	732.04	841.85
			54	766.13	881.05
			55	800.22	920.26
			56	837.19	962.76
			57	874.51	1005.68
			58	914.34	1051.49
			59	934.07	1074.18
			60	973.91	1119.99
			61	1008.35	1159.61
			62	1030.96	1185.61
			63	1059.31	1218.21
			64 and over	1076.53	1238.01
86199PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	251.97	251.97
86199PA0010009	Rating Area 3	Tobacco User/Non-Tobacco User	15	274.37	274.37
			16	282.93	282.93
			17	291.49	291.49
			18	300.72	300.72
			19	309.94	309.94
			20	319.49	319.49
			21	329.38	378.79
			22	329.38	378.79
			23	329.38	378.79
			24	329.38	378.79
			25	330.69	380.29
			26	337.28	387.87
			27	345.18	396.96
			28	358.03	411.73
			29	368.57	423.85
			30	373.84	429.91
			31	381.74	439.00
			32	389.65	448.09
			33	394.59	453.77
			34	399.86	459.84
			35	402.49	462.87
			36	405.13	465.90
			37	407.76	468.93
			38	410.40	471.96
			39	415.67	478.02
			40	420.94	484.08
			41	428.84	493.17
			42	436.42	501.88
			43	446.96	514.00
			44	460.13	529.15
			45	475.61	546.95
			46	494.06	568.17
			47	514.81	592.03
			48	538.52	619.30
			49	561.91	646.19
			50	588.26	676.50
			51	614.28	706.42
			52	642.93	739.37
			53	671.92	772.70
			54	703.21	808.69
			55	734.50	844.67
			56	768.42	883.69
			57	802.68	923.08
			58	839.24	965.12

86199PA0010009	Rating Area 3		Tobacco User/Non-Tobacco User	59	857.35	985.96
	Rating Area 3		Tobacco User/Non-Tobacco User	60	893.91	1028.00
	Rating Area 3		Tobacco User/Non-Tobacco User	61	925.53	1064.36
	Rating Area 3		Tobacco User/Non-Tobacco User	62	946.28	1088.23
	Rating Area 3		Tobacco User/Non-Tobacco User	63	972.30	1118.15
	Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	988.10	1136.32
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	297.45	297.45
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	15	323.89	323.89
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	16	333.99	333.99
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	17	344.10	344.10
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	18	354.99	354.99
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	19	365.88	365.88
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	20	377.15	377.15
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	21	388.83	447.15
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	22	388.83	447.15
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	23	388.83	447.15
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	24	388.83	447.15
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	25	390.37	448.93
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	26	398.15	457.87
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	27	407.48	468.60
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	28	422.65	486.04
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	29	435.09	500.35
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	30	441.31	507.50
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	31	450.64	518.24
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	32	459.97	528.97
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	33	465.80	535.67
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	34	472.02	542.83
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	35	475.14	546.41
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	36	478.25	549.98
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	37	481.36	553.56
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	38	484.47	557.14
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	39	490.69	564.29
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	40	496.91	571.45
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	41	506.24	582.18
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	42	515.18	592.46
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	43	527.63	606.77
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	44	543.18	624.66
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	45	561.45	645.67
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	46	583.23	670.71
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	47	607.72	698.88
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	48	635.72	731.07
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	49	663.32	762.82
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	50	694.43	798.59
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	51	725.15	833.92
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	52	758.97	872.82
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	53	793.19	912.17
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	54	830.13	954.65
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	55	867.06	997.12
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	56	907.11	1043.18
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	57	947.55	1089.68
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	58	990.71	1139.31
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	59	1012.09	1163.91
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	60	1055.25	1213.54
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	61	1092.58	1256.47
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	62	1117.07	1284.63
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	63	1147.79	1319.96
86199PA0010009	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1166.44	1341.41
86199PA0010009	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	280.08	280.08
86199PA0010009	Rating Area 8		Tobacco User/Non-Tobacco User	15	304.98	304.98
86199PA0010009	Rating Area 8		Tobacco User/Non-Tobacco User	16	314.50	314.50
86199PA0010009	Rating Area 8		Tobacco User/Non-Tobacco User	17	324.02	324.02
86199PA0010009	Rating Area 8		Tobacco User/Non-Tobacco User	18	334.27	334.27
86199PA0010009	Rating Area 8		Tobacco User/Non-Tobacco User	19	344.52	344.52
86199PA0010009	Rating Area 8		Tobacco User/Non-Tobacco User	20	355.14	355.14
86199PA0010009	Rating Area 8		Tobacco User/Non-Tobacco User	21	366.13	421.05
86199PA0010009	Rating Area 8		Tobacco User/Non-Tobacco User	22	366.13	421.05
86199PA0010009	Rating Area 8		Tobacco User/Non-Tobacco User	23	366.13	421.05

86199PA0010009	Rating Area 8		Tobacco User/Non-Tobacco User	24	366.13	421.05
	Rating Area 8		Tobacco User/Non-Tobacco User	25	367.58	422.72
	Rating Area 8		Tobacco User/Non-Tobacco User	26	374.91	431.14
	Rating Area 8		Tobacco User/Non-Tobacco User	27	383.69	441.25
	Rating Area 8		Tobacco User/Non-Tobacco User	28	397.97	457.67
	Rating Area 8		Tobacco User/Non-Tobacco User	29	409.69	471.14
	Rating Area 8		Tobacco User/Non-Tobacco User	30	415.55	477.88
	Rating Area 8		Tobacco User/Non-Tobacco User	31	424.33	487.98
	Rating Area 8		Tobacco User/Non-Tobacco User	32	433.12	498.09
	Rating Area 8		Tobacco User/Non-Tobacco User	33	438.61	504.40
	Rating Area 8		Tobacco User/Non-Tobacco User	34	444.47	511.14
	Rating Area 8		Tobacco User/Non-Tobacco User	35	447.40	514.51
	Rating Area 8		Tobacco User/Non-Tobacco User	36	450.33	517.88
	Rating Area 8		Tobacco User/Non-Tobacco User	37	453.26	521.25
	Rating Area 8		Tobacco User/Non-Tobacco User	38	456.19	524.61
	Rating Area 8		Tobacco User/Non-Tobacco User	39	462.04	531.35
	Rating Area 8		Tobacco User/Non-Tobacco User	40	467.90	538.09
	Rating Area 8		Tobacco User/Non-Tobacco User	41	476.69	548.19
	Rating Area 8		Tobacco User/Non-Tobacco User	42	485.11	557.88
	Rating Area 8		Tobacco User/Non-Tobacco User	43	496.82	571.35
	Rating Area 8		Tobacco User/Non-Tobacco User	44	511.47	588.19
	Rating Area 8		Tobacco User/Non-Tobacco User	45	528.68	607.98
	Rating Area 8		Tobacco User/Non-Tobacco User	46	549.18	631.56
	Rating Area 8		Tobacco User/Non-Tobacco User	47	572.25	658.08
	Rating Area 8		Tobacco User/Non-Tobacco User	48	598.61	688.40
	Rating Area 8		Tobacco User/Non-Tobacco User	49	624.60	718.29
	Rating Area 8		Tobacco User/Non-Tobacco User	50	653.89	751.97
	Rating Area 8		Tobacco User/Non-Tobacco User	51	682.81	785.24
	Rating Area 8		Tobacco User/Non-Tobacco User	52	714.67	821.87
	Rating Area 8		Tobacco User/Non-Tobacco User	53	746.88	858.92
	Rating Area 8		Tobacco User/Non-Tobacco User	54	781.67	898.92
	Rating Area 8		Tobacco User/Non-Tobacco User	55	816.45	938.91
	Rating Area 8		Tobacco User/Non-Tobacco User	56	854.16	982.28
	Rating Area 8		Tobacco User/Non-Tobacco User	57	892.23	1026.07
	Rating Area 8		Tobacco User/Non-Tobacco User	58	932.87	1072.81
	Rating Area 8		Tobacco User/Non-Tobacco User	59	953.01	1095.96
	Rating Area 8		Tobacco User/Non-Tobacco User	60	993.65	1142.70
	Rating Area 8		Tobacco User/Non-Tobacco User	61	1028.80	1183.12
	Rating Area 8		Tobacco User/Non-Tobacco User	62	1051.86	1209.64
	Rating Area 8		Tobacco User/Non-Tobacco User	63	1080.79	1242.90
	Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	1098.35	1263.10
86199PA0010010		Rating Area 3	Tobacco User/Non-Tobacco User	0-14	267.07	267.07
86199PA0010010	Rating Area 3		Tobacco User/Non-Tobacco User	15	290.81	290.81
	Rating Area 3		Tobacco User/Non-Tobacco User	16	299.89	299.89
	Rating Area 3		Tobacco User/Non-Tobacco User	17	308.97	308.97
	Rating Area 3		Tobacco User/Non-Tobacco User	18	318.74	318.74
	Rating Area 3		Tobacco User/Non-Tobacco User	19	328.52	328.52
	Rating Area 3		Tobacco User/Non-Tobacco User	20	338.64	338.64
	Rating Area 3		Tobacco User/Non-Tobacco User	21	349.13	401.49
	Rating Area 3		Tobacco User/Non-Tobacco User	22	349.13	401.49
	Rating Area 3		Tobacco User/Non-Tobacco User	23	349.13	401.49
	Rating Area 3		Tobacco User/Non-Tobacco User	24	349.13	401.49
	Rating Area 3		Tobacco User/Non-Tobacco User	25	350.51	403.09
	Rating Area 3		Tobacco User/Non-Tobacco User	26	357.49	411.12
	Rating Area 3		Tobacco User/Non-Tobacco User	27	365.87	420.75
	Rating Area 3		Tobacco User/Non-Tobacco User	28	379.49	436.41
	Rating Area 3		Tobacco User/Non-Tobacco User	29	390.66	449.26
	Rating Area 3		Tobacco User/Non-Tobacco User	30	396.25	455.68
	Rating Area 3		Tobacco User/Non-Tobacco User	31	404.63	465.32
	Rating Area 3		Tobacco User/Non-Tobacco User	32	413.00	474.95
	Rating Area 3		Tobacco User/Non-Tobacco User	33	418.24	480.98
	Rating Area 3		Tobacco User/Non-Tobacco User	34	423.83	487.40
	Rating Area 3		Tobacco User/Non-Tobacco User	35	426.62	490.61
	Rating Area 3		Tobacco User/Non-Tobacco User	36	429.41	493.82
	Rating Area 3		Tobacco User/Non-Tobacco User	37	432.21	497.04
	Rating Area 3		Tobacco User/Non-Tobacco User	38	435.00	500.25
	Rating Area 3		Tobacco User/Non-Tobacco User	39	440.58	506.67

86199PA0010010	Rating Area 3	Tobacco User/Non-Tobacco User	40	446.17	513.10
	Rating Area 3	Tobacco User/Non-Tobacco User	41	454.55	522.73
	Rating Area 3	Tobacco User/Non-Tobacco User	42	462.58	531.97
	Rating Area 3	Tobacco User/Non-Tobacco User	43	473.75	544.81
	Rating Area 3	Tobacco User/Non-Tobacco User	44	487.72	560.87
	Rating Area 3	Tobacco User/Non-Tobacco User	45	504.12	579.74
	Rating Area 3	Tobacco User/Non-Tobacco User	46	523.67	602.23
	Rating Area 3	Tobacco User/Non-Tobacco User	47	545.67	627.52
	Rating Area 3	Tobacco User/Non-Tobacco User	48	570.80	656.43
	Rating Area 3	Tobacco User/Non-Tobacco User	49	595.59	684.93
	Rating Area 3	Tobacco User/Non-Tobacco User	50	623.52	717.05
	Rating Area 3	Tobacco User/Non-Tobacco User	51	651.10	748.77
	Rating Area 3	Tobacco User/Non-Tobacco User	52	681.47	783.70
	Rating Area 3	Tobacco User/Non-Tobacco User	53	712.20	819.03
	Rating Area 3	Tobacco User/Non-Tobacco User	54	745.36	857.17
	Rating Area 3	Tobacco User/Non-Tobacco User	55	778.53	895.31
	Rating Area 3	Tobacco User/Non-Tobacco User	56	814.49	936.66
	Rating Area 3	Tobacco User/Non-Tobacco User	57	850.80	978.42
	Rating Area 3	Tobacco User/Non-Tobacco User	58	889.55	1022.98
	Rating Area 3	Tobacco User/Non-Tobacco User	59	908.75	1045.06
	Rating Area 3	Tobacco User/Non-Tobacco User	60	947.50	1089.63
	Rating Area 3	Tobacco User/Non-Tobacco User	61	981.02	1128.17
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1003.01	1153.46
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1030.59	1185.18
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1047.34	1204.44
86199PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	315.28	315.28
86199PA0010010	Rating Area 6	Tobacco User/Non-Tobacco User	15	343.30	343.30
	Rating Area 6	Tobacco User/Non-Tobacco User	16	354.02	354.02
	Rating Area 6	Tobacco User/Non-Tobacco User	17	364.73	364.73
	Rating Area 6	Tobacco User/Non-Tobacco User	18	376.27	376.27
	Rating Area 6	Tobacco User/Non-Tobacco User	19	387.81	387.81
	Rating Area 6	Tobacco User/Non-Tobacco User	20	399.76	399.76
	Rating Area 6	Tobacco User/Non-Tobacco User	21	412.14	473.96
	Rating Area 6	Tobacco User/Non-Tobacco User	22	412.14	473.96
	Rating Area 6	Tobacco User/Non-Tobacco User	23	412.14	473.96
	Rating Area 6	Tobacco User/Non-Tobacco User	24	412.14	473.96
	Rating Area 6	Tobacco User/Non-Tobacco User	25	413.77	475.84
	Rating Area 6	Tobacco User/Non-Tobacco User	26	422.02	485.32
	Rating Area 6	Tobacco User/Non-Tobacco User	27	431.91	496.69
	Rating Area 6	Tobacco User/Non-Tobacco User	28	447.98	515.18
	Rating Area 6	Tobacco User/Non-Tobacco User	29	461.17	530.34
	Rating Area 6	Tobacco User/Non-Tobacco User	30	467.76	537.93
	Rating Area 6	Tobacco User/Non-Tobacco User	31	477.65	549.30
	Rating Area 6	Tobacco User/Non-Tobacco User	32	487.55	560.68
	Rating Area 6	Tobacco User/Non-Tobacco User	33	493.73	567.79
	Rating Area 6	Tobacco User/Non-Tobacco User	34	500.32	575.37
	Rating Area 6	Tobacco User/Non-Tobacco User	35	503.62	579.16
	Rating Area 6	Tobacco User/Non-Tobacco User	36	506.92	582.95
	Rating Area 6	Tobacco User/Non-Tobacco User	37	510.21	586.74
	Rating Area 6	Tobacco User/Non-Tobacco User	38	513.51	590.54
	Rating Area 6	Tobacco User/Non-Tobacco User	39	520.10	598.12
	Rating Area 6	Tobacco User/Non-Tobacco User	40	526.70	605.70
	Rating Area 6	Tobacco User/Non-Tobacco User	41	536.59	617.08
	Rating Area 6	Tobacco User/Non-Tobacco User	42	546.07	627.98
	Rating Area 6	Tobacco User/Non-Tobacco User	43	559.26	643.14
	Rating Area 6	Tobacco User/Non-Tobacco User	44	575.74	662.10
	Rating Area 6	Tobacco User/Non-Tobacco User	45	595.11	684.38
	Rating Area 6	Tobacco User/Non-Tobacco User	46	618.19	710.92
	Rating Area 6	Tobacco User/Non-Tobacco User	47	644.15	740.78
	Rating Area 6	Tobacco User/Non-Tobacco User	48	673.83	774.90
	Rating Area 6	Tobacco User/Non-Tobacco User	49	703.09	808.55
	Rating Area 6	Tobacco User/Non-Tobacco User	50	736.06	846.47
	Rating Area 6	Tobacco User/Non-Tobacco User	51	768.62	883.91
	Rating Area 6	Tobacco User/Non-Tobacco User	52	804.47	925.14
	Rating Area 6	Tobacco User/Non-Tobacco User	53	840.74	966.85
	Rating Area 6	Tobacco User/Non-Tobacco User	54	879.89	1011.87
	Rating Area 6	Tobacco User/Non-Tobacco User	55	919.04	1056.90

	86199PA0010010 Rating Area 6		Tobacco User/Non-Tobacco User	56	961.49	1105.71
	86199PA0010010 Rating Area 6		Tobacco User/Non-Tobacco User	57	1004.35	1155.00
	86199PA0010010 Rating Area 6		Tobacco User/Non-Tobacco User	58	1050.10	1207.61
	86199PA0010010 Rating Area 6		Tobacco User/Non-Tobacco User	59	1072.77	1233.68
	86199PA0010010 Rating Area 6		Tobacco User/Non-Tobacco User	60	1118.51	1286.29
	86199PA0010010 Rating Area 6		Tobacco User/Non-Tobacco User	61	1158.08	1331.79
	86199PA0010010 Rating Area 6		Tobacco User/Non-Tobacco User	62	1184.04	1361.65
	86199PA0010010 Rating Area 6		Tobacco User/Non-Tobacco User	63	1216.60	1399.09
	86199PA0010010 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1236.37	1421.83
86199PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	296.87	296.87	
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	15	323.26	323.26
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	16	333.35	333.35
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	17	343.44	343.44
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	18	354.31	354.31
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	19	365.17	365.17
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	20	376.43	376.43
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	21	388.08	446.29
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	22	388.08	446.29
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	23	388.08	446.29
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	24	388.08	446.29
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	25	389.62	448.06
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	26	397.38	456.99
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	27	406.70	467.70
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	28	421.83	485.10
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	29	434.25	499.39
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	30	440.46	506.53
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	31	449.77	517.24
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	32	459.08	527.95
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	33	464.91	534.64
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	34	471.11	541.78
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	35	474.22	545.35
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	36	477.32	548.92
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	37	480.43	552.49
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	38	483.53	556.06
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	39	489.74	563.20
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	40	495.95	570.34
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	41	505.26	581.05
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	42	514.19	591.32
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	43	526.61	605.60
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	44	542.13	623.45
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	45	560.37	644.43
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	46	582.10	669.42
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	47	606.55	697.53
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	48	634.49	729.66
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	49	662.04	761.35
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	50	693.09	797.05
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	51	723.75	832.31
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	52	757.51	871.13
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	53	791.66	910.41
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	54	828.52	952.80
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	55	865.39	995.20
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	56	905.36	1041.17
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	57	945.72	1087.58
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	58	988.80	1137.12
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	59	1010.14	1161.66
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	60	1053.22	1211.20
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	61	1090.47	1254.04
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	62	1114.92	1282.16
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	63	1145.58	1317.41
	86199PA0010010 Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	1164.19	1338.82
86199PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	240.15	240.15	
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	15	261.50	261.50
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	16	269.66	269.66
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	17	277.83	277.83
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	18	286.62	286.62
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	19	295.41	295.41
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	20	304.51	304.51

	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	21	313.94	361.03
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	22	313.94	361.03
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	23	313.94	361.03
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	24	313.94	361.03
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	25	315.18	362.46
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	26	321.46	369.68
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	27	329.00	378.34
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	28	341.24	392.42
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	29	351.28	403.98
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	30	356.31	409.75
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	31	363.84	418.42
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	32	371.38	427.08
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	33	376.08	432.50
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	34	381.11	438.27
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	35	383.62	441.16
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	36	386.13	444.05
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	37	388.64	446.94
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	38	391.15	449.83
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	39	396.18	455.60
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	40	401.20	461.38
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	41	408.73	470.04
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	42	415.95	478.35
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	43	426.00	489.90
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	44	438.56	504.34
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	45	453.31	521.31
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	46	470.89	541.52
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	47	490.67	564.27
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	48	513.27	590.26
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	49	535.56	615.89
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	50	560.67	644.77
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	51	585.47	673.29
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	52	612.79	704.70
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	53	640.41	736.47
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	54	670.23	770.77
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	55	700.06	805.07
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	56	732.39	842.25
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	57	765.04	879.80
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	58	799.89	919.87
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	59	817.15	939.72
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	60	852.00	979.80
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	61	882.13	1014.45
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	62	901.91	1037.20
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	63	926.71	1065.72
	86199PA0010007 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	941.77	1083.04
	86199PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	283.50	283.50
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	15	308.70	308.70
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	16	318.33	318.33
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	17	327.97	327.97
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	18	338.35	338.35
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	19	348.72	348.72
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	20	359.47	359.47
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	21	370.60	426.18
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	22	370.60	426.18
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	23	370.60	426.18
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	24	370.60	426.18
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	25	372.07	427.88
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	26	379.48	436.40
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	27	388.37	446.63
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	28	402.83	463.25
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	29	414.69	476.89
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	30	420.62	483.71
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	31	429.51	493.94
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	32	438.40	504.16
	86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	33	443.96	510.56
86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	34	449.89	517.38	
86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	35	452.86	520.78	
86199PA0010007 Rating Area 6		Tobacco User/Non-Tobacco User	36	455.82	524.19	

86199PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	37	458.79	527.60
	Rating Area 6	Tobacco User/Non-Tobacco User	38	461.75	531.01
	Rating Area 6	Tobacco User/Non-Tobacco User	39	467.68	537.83
	Rating Area 6	Tobacco User/Non-Tobacco User	40	473.61	544.65
	Rating Area 6	Tobacco User/Non-Tobacco User	41	482.50	554.88
	Rating Area 6	Tobacco User/Non-Tobacco User	42	491.03	564.68
	Rating Area 6	Tobacco User/Non-Tobacco User	43	502.89	578.32
	Rating Area 6	Tobacco User/Non-Tobacco User	44	517.71	595.37
	Rating Area 6	Tobacco User/Non-Tobacco User	45	535.13	615.40
	Rating Area 6	Tobacco User/Non-Tobacco User	46	555.88	639.26
	Rating Area 6	Tobacco User/Non-Tobacco User	47	579.23	666.11
	Rating Area 6	Tobacco User/Non-Tobacco User	48	605.91	696.79
	Rating Area 6	Tobacco User/Non-Tobacco User	49	632.22	727.05
	Rating Area 6	Tobacco User/Non-Tobacco User	50	661.87	761.15
	Rating Area 6	Tobacco User/Non-Tobacco User	51	691.14	794.81
	Rating Area 6	Tobacco User/Non-Tobacco User	52	723.38	831.89
	Rating Area 6	Tobacco User/Non-Tobacco User	53	756.00	869.40
	Rating Area 6	Tobacco User/Non-Tobacco User	54	791.20	909.88
	Rating Area 6	Tobacco User/Non-Tobacco User	55	826.41	950.37
	Rating Area 6	Tobacco User/Non-Tobacco User	56	864.58	994.26
	Rating Area 6	Tobacco User/Non-Tobacco User	57	903.12	1038.59
	Rating Area 6	Tobacco User/Non-Tobacco User	58	944.25	1085.89
	Rating Area 6	Tobacco User/Non-Tobacco User	59	964.64	1109.33
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1005.77	1156.64
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1041.35	1197.55
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1064.69	1224.40
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1093.97	1258.07
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1111.75	1278.51
86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	266.95	266.95
86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	15	290.68	290.68
	Rating Area 8	Tobacco User/Non-Tobacco User	16	299.75	299.75
	Rating Area 8	Tobacco User/Non-Tobacco User	17	308.82	308.82
	Rating Area 8	Tobacco User/Non-Tobacco User	18	318.59	318.59
	Rating Area 8	Tobacco User/Non-Tobacco User	19	328.36	328.36
	Rating Area 8	Tobacco User/Non-Tobacco User	20	338.48	338.48
	Rating Area 8	Tobacco User/Non-Tobacco User	21	348.96	401.31
	Rating Area 8	Tobacco User/Non-Tobacco User	22	348.96	401.31
	Rating Area 8	Tobacco User/Non-Tobacco User	23	348.96	401.31
	Rating Area 8	Tobacco User/Non-Tobacco User	24	348.96	401.31
	Rating Area 8	Tobacco User/Non-Tobacco User	25	350.35	402.90
	Rating Area 8	Tobacco User/Non-Tobacco User	26	357.33	410.93
	Rating Area 8	Tobacco User/Non-Tobacco User	27	365.70	420.56
	Rating Area 8	Tobacco User/Non-Tobacco User	28	379.31	436.21
	Rating Area 8	Tobacco User/Non-Tobacco User	29	390.48	449.05
	Rating Area 8	Tobacco User/Non-Tobacco User	30	396.06	455.47
	Rating Area 8	Tobacco User/Non-Tobacco User	31	404.44	465.10
	Rating Area 8	Tobacco User/Non-Tobacco User	32	412.81	474.73
	Rating Area 8	Tobacco User/Non-Tobacco User	33	418.05	480.75
	Rating Area 8	Tobacco User/Non-Tobacco User	34	423.63	487.17
	Rating Area 8	Tobacco User/Non-Tobacco User	35	426.42	490.38
	Rating Area 8	Tobacco User/Non-Tobacco User	36	429.21	493.59
	Rating Area 8	Tobacco User/Non-Tobacco User	37	432.00	496.80
	Rating Area 8	Tobacco User/Non-Tobacco User	38	434.80	500.01
	Rating Area 8	Tobacco User/Non-Tobacco User	39	440.38	506.44
	Rating Area 8	Tobacco User/Non-Tobacco User	40	445.96	512.86
	Rating Area 8	Tobacco User/Non-Tobacco User	41	454.34	522.49
	Rating Area 8	Tobacco User/Non-Tobacco User	42	462.36	531.72
	Rating Area 8	Tobacco User/Non-Tobacco User	43	473.53	544.56
	Rating Area 8	Tobacco User/Non-Tobacco User	44	487.49	560.61
	Rating Area 8	Tobacco User/Non-Tobacco User	45	503.89	579.47
	Rating Area 8	Tobacco User/Non-Tobacco User	46	523.43	601.94
	Rating Area 8	Tobacco User/Non-Tobacco User	47	545.41	627.23
	Rating Area 8	Tobacco User/Non-Tobacco User	48	570.54	656.12
	Rating Area 8	Tobacco User/Non-Tobacco User	49	595.31	684.61
	Rating Area 8	Tobacco User/Non-Tobacco User	50	623.23	716.71
	Rating Area 8	Tobacco User/Non-Tobacco User	51	650.80	748.42
	Rating Area 8	Tobacco User/Non-Tobacco User	52	681.16	783.33

	86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	53	711.86	818.64
	86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	54	745.01	856.77
	86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	55	778.16	894.89
	86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	56	814.11	936.22
	86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	57	850.40	977.96
	86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	58	889.13	1022.50
	86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	59	908.32	1044.57
	86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	60	947.06	1089.12
	86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	61	980.56	1127.64
	86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	62	1002.54	1152.92
	86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	63	1030.11	1184.62
	86199PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1046.85	1203.88
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	174.56	174.56
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	15	190.08	190.08
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	16	196.01	196.01
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	17	201.95	201.95
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	18	208.34	208.34
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	19	214.72	214.72
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	20	221.34	221.34
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	21	228.20	262.43
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	22	228.20	262.43
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	23	228.20	262.43
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	24	228.20	262.43
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	25	229.10	263.47
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	26	233.66	268.71
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	27	239.14	275.01
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	28	248.04	285.25
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	29	255.34	293.64
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	30	258.99	297.84
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	31	264.47	304.14
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	32	269.95	310.44
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	33	273.37	314.37
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	34	277.02	318.57
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	35	278.85	320.67
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	36	280.67	322.77
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	37	282.50	324.87
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	38	284.32	326.97
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	39	287.97	331.17
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	40	291.62	335.37
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	41	297.10	341.67
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	42	302.35	347.70
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	43	309.65	356.10
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	44	318.78	366.59
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	45	329.50	378.93
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	46	342.28	393.62
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	47	356.66	410.16
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	48	373.09	429.05
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	49	389.29	447.68
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	50	407.54	468.67
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	51	425.57	489.41
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	52	445.42	512.24
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	53	465.50	535.33
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	54	487.18	560.26
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	55	508.86	585.19
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	56	532.36	612.22
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	57	556.09	639.51
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	58	581.42	668.64
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	59	593.97	683.07
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	60	619.30	712.20
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	61	641.21	737.39
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	62	655.58	753.92
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	63	673.61	774.65
	86199PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	684.55	787.24
	86199PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	206.07	206.07
	86199PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	15	224.39	224.39
	86199PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	16	231.39	231.39
	86199PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	17	238.39	238.39

	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	18	245.94	245.94
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	19	253.48	253.48
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	20	261.29	261.29
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	21	269.38	309.79
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	22	269.38	309.79
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	23	269.38	309.79
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	24	269.38	309.79
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	25	270.45	311.02
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	26	275.84	317.21
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	27	282.30	324.65
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	28	292.81	336.73
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	29	301.43	346.64
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	30	305.74	351.60
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	31	312.20	359.03
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	32	318.67	366.47
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	33	322.71	371.11
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	34	327.02	376.07
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	35	329.17	378.55
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	36	331.33	381.03
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	37	333.48	383.51
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	38	335.64	385.98
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	39	339.95	390.94
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	40	344.26	395.90
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	41	350.72	403.33
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	42	356.92	410.46
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	43	365.54	420.37
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	44	376.31	432.76
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	45	388.97	447.32
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	46	404.06	464.67
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	47	421.03	484.18
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	48	440.42	506.49
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	49	459.55	528.48
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	50	481.10	553.26
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	51	502.38	577.74
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	52	525.81	604.69
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	53	549.52	631.95
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	54	575.11	661.38
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	55	600.70	690.80
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	56	628.45	722.71
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	57	656.46	754.93
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	58	686.36	789.31
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	59	701.18	806.35
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	60	731.08	840.74
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	61	756.94	870.48
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	62	773.91	889.99
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	63	795.19	914.46
	86199PA0010002 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	808.11	929.32
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	194.04	194.04
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	15	211.29	211.29
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	16	217.88	217.88
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	17	224.48	224.48
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	18	231.58	231.58
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	19	238.68	238.68
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	20	246.04	246.04
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	21	253.66	291.70
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	22	253.66	291.70
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	23	253.66	291.70
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	24	253.66	291.70
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	25	254.66	292.86
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	26	259.73	298.69
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	27	265.82	305.70
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	28	275.71	317.07
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	29	283.83	326.41
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	30	287.89	331.07
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	31	293.98	338.07
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	32	300.06	345.07
	86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	33	303.87	349.45

86199PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	34	307.93	354.12
	Rating Area 8	Tobacco User/Non-Tobacco User	35	309.96	356.45
	Rating Area 8	Tobacco User/Non-Tobacco User	36	311.99	358.78
	Rating Area 8	Tobacco User/Non-Tobacco User	37	314.02	361.12
	Rating Area 8	Tobacco User/Non-Tobacco User	38	316.04	363.45
	Rating Area 8	Tobacco User/Non-Tobacco User	39	320.10	368.12
	Rating Area 8	Tobacco User/Non-Tobacco User	40	324.16	372.79
	Rating Area 8	Tobacco User/Non-Tobacco User	41	330.25	379.79
	Rating Area 8	Tobacco User/Non-Tobacco User	42	336.08	386.49
	Rating Area 8	Tobacco User/Non-Tobacco User	43	344.20	395.83
	Rating Area 8	Tobacco User/Non-Tobacco User	44	354.35	407.50
	Rating Area 8	Tobacco User/Non-Tobacco User	45	366.27	421.21
	Rating Area 8	Tobacco User/Non-Tobacco User	46	380.47	437.54
	Rating Area 8	Tobacco User/Non-Tobacco User	47	396.45	455.92
	Rating Area 8	Tobacco User/Non-Tobacco User	48	414.71	476.92
	Rating Area 8	Tobacco User/Non-Tobacco User	49	432.72	497.63
	Rating Area 8	Tobacco User/Non-Tobacco User	50	453.01	520.97
	Rating Area 8	Tobacco User/Non-Tobacco User	51	473.05	544.01
	Rating Area 8	Tobacco User/Non-Tobacco User	52	495.12	569.39
	Rating Area 8	Tobacco User/Non-Tobacco User	53	517.44	595.06
	Rating Area 8	Tobacco User/Non-Tobacco User	54	541.54	622.77
	Rating Area 8	Tobacco User/Non-Tobacco User	55	565.63	650.48
	Rating Area 8	Tobacco User/Non-Tobacco User	56	591.76	680.52
	Rating Area 8	Tobacco User/Non-Tobacco User	57	618.14	710.86
	Rating Area 8	Tobacco User/Non-Tobacco User	58	646.29	743.24
	Rating Area 8	Tobacco User/Non-Tobacco User	59	660.24	759.28
	Rating Area 8	Tobacco User/Non-Tobacco User	60	688.40	791.66
	Rating Area 8	Tobacco User/Non-Tobacco User	61	712.75	819.66
	Rating Area 8	Tobacco User/Non-Tobacco User	62	728.73	838.04
	Rating Area 8	Tobacco User/Non-Tobacco User	63	748.77	861.08
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	760.93	875.07
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	180.30	180.30
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	15	196.33	196.33
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	16	202.46	202.46
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	17	208.59	208.59
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	18	215.19	215.19
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	19	221.78	221.78
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	20	228.62	228.62
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	21	235.70	271.05
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	22	235.70	271.05
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	23	235.70	271.05
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	24	235.70	271.05
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	25	236.63	272.13
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	26	241.35	277.55
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	27	247.00	284.05
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	28	256.20	294.62
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	29	263.74	303.30
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	30	267.51	307.63
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	31	273.16	314.14
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	32	278.82	320.64
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	33	282.36	324.71
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	34	286.13	329.05
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	35	288.01	331.22
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	36	289.90	333.38
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	37	291.78	335.55
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	38	293.67	337.72
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	39	297.44	342.06
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	40	301.21	346.39
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	41	306.87	352.90
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	42	312.29	359.13
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	43	319.83	367.81
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	44	329.26	378.65
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	45	340.34	391.39
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	46	353.54	406.57
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	47	368.38	423.64
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	48	385.35	443.16
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	49	402.09	462.40

86199PA0010022	Rating Area 3		Tobacco User/Non-Tobacco User	50	420.94	484.08
	Rating Area 3		Tobacco User/Non-Tobacco User	51	439.56	505.50
	Rating Area 3		Tobacco User/Non-Tobacco User	52	460.07	529.08
	Rating Area 3		Tobacco User/Non-Tobacco User	53	480.81	552.93
	Rating Area 3		Tobacco User/Non-Tobacco User	54	503.20	578.68
	Rating Area 3		Tobacco User/Non-Tobacco User	55	525.59	604.43
	Rating Area 3		Tobacco User/Non-Tobacco User	56	549.86	632.34
	Rating Area 3		Tobacco User/Non-Tobacco User	57	574.38	660.53
	Rating Area 3		Tobacco User/Non-Tobacco User	58	600.54	690.62
	Rating Area 3		Tobacco User/Non-Tobacco User	59	613.50	705.53
	Rating Area 3		Tobacco User/Non-Tobacco User	60	639.66	735.61
	Rating Area 3		Tobacco User/Non-Tobacco User	61	662.29	761.63
	Rating Area 3		Tobacco User/Non-Tobacco User	62	677.14	778.71
	Rating Area 3		Tobacco User/Non-Tobacco User	63	695.76	800.12
	Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	707.06	813.12
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	212.84	212.84
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	15	231.76	231.76
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	16	239.00	239.00
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	17	246.23	246.23
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	18	254.02	254.02
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	19	261.81	261.81
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	20	269.88	269.88
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	21	278.24	319.97
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	22	278.24	319.97
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	23	278.24	319.97
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	24	278.24	319.97
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	25	279.34	321.24
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	26	284.91	327.64
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	27	291.58	335.32
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	28	302.43	347.80
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	29	311.34	358.04
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	30	315.79	363.16
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	31	322.47	370.84
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	32	329.14	378.52
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	33	333.32	383.32
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	34	337.77	388.44
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	35	340.00	390.99
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	36	342.22	393.55
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	37	344.45	396.11
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	38	346.67	398.67
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	39	351.12	403.79
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	40	355.58	408.91
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	41	362.25	416.59
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	42	368.65	423.95
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	43	377.56	434.19
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	44	388.69	446.99
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	45	401.76	462.03
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	46	417.34	479.94
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	47	434.87	500.10
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	48	454.90	523.14
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	49	474.66	545.86
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	50	496.92	571.45
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	51	518.90	596.73
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	52	543.10	624.57
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	53	567.59	652.72
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	54	594.02	683.12
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	55	620.45	713.52
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	56	649.11	746.47
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	57	678.04	779.75
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	58	708.93	815.27
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	59	724.23	832.86
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	60	755.11	868.38
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	61	781.82	899.10
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	62	799.35	919.25
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	63	821.33	944.53
86199PA0010022	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	834.68	959.88
86199PA0010022	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	200.42	200.42

	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	15	218.23	218.23
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	16	225.05	225.05
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	17	231.86	231.86
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	18	239.19	239.19
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	19	246.53	246.53
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	20	254.13	254.13
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	21	262.00	301.29
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	22	262.00	301.29
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	23	262.00	301.29
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	24	262.00	301.29
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	25	263.03	302.49
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	26	268.27	308.52
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	27	274.56	315.75
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	28	284.78	327.50
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	29	293.16	337.14
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	30	297.35	341.96
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	31	303.64	349.19
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	32	309.93	356.42
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	33	313.86	360.94
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	34	318.05	365.76
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	35	320.15	368.17
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	36	322.24	370.58
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	37	324.34	372.99
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	38	326.44	375.40
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	39	330.63	380.22
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	40	334.82	385.04
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	41	341.11	392.27
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	42	347.13	399.20
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	43	355.52	408.84
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	44	366.00	420.89
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	45	378.31	435.06
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	46	392.98	451.93
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	47	409.49	470.91
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	48	428.35	492.60
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	49	446.95	513.99
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	50	467.91	538.09
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	51	488.61	561.90
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	52	511.40	588.11
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	53	534.45	614.62
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	54	559.34	643.24
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	55	584.23	671.86
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	56	611.21	702.90
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	57	638.46	734.23
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	58	667.54	767.67
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	59	681.95	784.24
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	60	711.03	817.69
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	61	736.18	846.61
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	62	752.69	865.59
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	63	773.38	889.39
	86199PA0010022 Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	785.95	903.84
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	0-14	178.37	178.37
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	15	194.23	194.23
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	16	200.29	200.29
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	17	206.36	206.36
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	18	212.88	212.88
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	19	219.41	219.41
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	20	226.17	226.17
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	21	233.18	268.16
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	22	233.18	268.16
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	23	233.18	268.16
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	24	233.18	268.16
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	25	234.10	269.22
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	26	238.77	274.58
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	27	244.36	281.02
86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	28	253.46	291.47	
86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	29	260.92	300.05	
86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	30	264.65	304.34	

	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	31	270.24	310.78
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	32	275.84	317.22
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	33	279.34	321.24
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	34	283.07	325.53
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	35	284.93	327.67
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	36	286.80	329.82
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	37	288.66	331.96
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	38	290.53	334.11
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	39	294.26	338.40
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	40	297.99	342.69
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	41	303.59	349.13
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	42	308.95	355.29
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	43	316.41	363.87
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	44	325.74	374.60
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	45	336.70	387.20
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	46	349.75	402.22
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	47	364.44	419.11
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	48	381.23	438.42
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	49	397.79	457.46
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	50	416.44	478.91
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	51	434.86	500.09
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	52	455.15	523.42
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	53	475.67	547.02
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	54	497.82	572.49
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	55	519.97	597.96
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	56	543.99	625.58
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	57	568.23	653.47
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	58	594.12	683.23
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	59	606.94	697.98
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	60	632.82	727.75
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	61	655.21	753.49
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	62	669.90	770.38
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	63	688.32	791.57
	86199PA0010006 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	699.50	804.43
	86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	210.57	210.57
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	15	229.29	229.29
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	16	236.44	236.44
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	17	243.60	243.60
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	18	251.31	251.31
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	19	259.01	259.01
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	20	267.00	267.00
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	21	275.26	316.55
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	22	275.26	316.55
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	23	275.26	316.55
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	24	275.26	316.55
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	25	276.35	317.81
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	26	281.86	324.14
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	27	288.47	331.74
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	28	299.20	344.08
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	29	308.01	354.21
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	30	312.41	359.27
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	31	319.02	366.87
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	32	325.63	374.47
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	33	329.75	379.22
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	34	334.16	384.28
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	35	336.36	386.81
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	36	338.56	389.35
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	37	340.76	391.88
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	38	342.97	394.41
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	39	347.37	399.48
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	40	351.77	404.54
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	41	358.38	412.14
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	42	364.71	419.42
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	43	373.52	429.55
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	44	384.53	442.21
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	45	397.47	457.09
	86199PA0010006 Rating Area 6		Tobacco User/Non-Tobacco User	46	412.88	474.81

86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	47	430.22	494.75
	Rating Area 6	Tobacco User/Non-Tobacco User	48	450.04	517.55
	Rating Area 6	Tobacco User/Non-Tobacco User	49	469.58	540.02
	Rating Area 6	Tobacco User/Non-Tobacco User	50	491.60	565.34
	Rating Area 6	Tobacco User/Non-Tobacco User	51	513.35	590.35
	Rating Area 6	Tobacco User/Non-Tobacco User	52	537.30	617.89
	Rating Area 6	Tobacco User/Non-Tobacco User	53	561.52	645.75
	Rating Area 6	Tobacco User/Non-Tobacco User	54	587.67	675.82
	Rating Area 6	Tobacco User/Non-Tobacco User	55	613.82	705.89
	Rating Area 6	Tobacco User/Non-Tobacco User	56	642.17	738.49
	Rating Area 6	Tobacco User/Non-Tobacco User	57	670.79	771.41
	Rating Area 6	Tobacco User/Non-Tobacco User	58	701.35	806.55
	Rating Area 6	Tobacco User/Non-Tobacco User	59	716.49	823.96
	Rating Area 6	Tobacco User/Non-Tobacco User	60	747.04	859.09
	Rating Area 6	Tobacco User/Non-Tobacco User	61	773.46	889.48
	Rating Area 6	Tobacco User/Non-Tobacco User	62	790.80	909.42
	Rating Area 6	Tobacco User/Non-Tobacco User	63	812.55	934.43
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	825.75	949.62
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	198.28	198.28
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	15	215.90	215.90
	Rating Area 8	Tobacco User/Non-Tobacco User	16	222.64	222.64
	Rating Area 8	Tobacco User/Non-Tobacco User	17	229.38	229.38
	Rating Area 8	Tobacco User/Non-Tobacco User	18	236.64	236.64
	Rating Area 8	Tobacco User/Non-Tobacco User	19	243.89	243.89
	Rating Area 8	Tobacco User/Non-Tobacco User	20	251.41	251.41
	Rating Area 8	Tobacco User/Non-Tobacco User	21	259.20	298.07
	Rating Area 8	Tobacco User/Non-Tobacco User	22	259.20	298.07
	Rating Area 8	Tobacco User/Non-Tobacco User	23	259.20	298.07
	Rating Area 8	Tobacco User/Non-Tobacco User	24	259.20	298.07
	Rating Area 8	Tobacco User/Non-Tobacco User	25	260.22	299.26
	Rating Area 8	Tobacco User/Non-Tobacco User	26	265.41	305.22
	Rating Area 8	Tobacco User/Non-Tobacco User	27	271.63	312.37
	Rating Area 8	Tobacco User/Non-Tobacco User	28	281.73	323.99
	Rating Area 8	Tobacco User/Non-Tobacco User	29	290.03	333.53
	Rating Area 8	Tobacco User/Non-Tobacco User	30	294.18	338.30
	Rating Area 8	Tobacco User/Non-Tobacco User	31	300.40	345.46
	Rating Area 8	Tobacco User/Non-Tobacco User	32	306.62	352.61
	Rating Area 8	Tobacco User/Non-Tobacco User	33	310.50	357.08
	Rating Area 8	Tobacco User/Non-Tobacco User	34	314.65	361.85
	Rating Area 8	Tobacco User/Non-Tobacco User	35	316.72	364.23
	Rating Area 8	Tobacco User/Non-Tobacco User	36	318.80	366.62
	Rating Area 8	Tobacco User/Non-Tobacco User	37	320.87	369.00
	Rating Area 8	Tobacco User/Non-Tobacco User	38	322.94	371.39
	Rating Area 8	Tobacco User/Non-Tobacco User	39	327.09	376.16
	Rating Area 8	Tobacco User/Non-Tobacco User	40	331.24	380.92
	Rating Area 8	Tobacco User/Non-Tobacco User	41	337.46	388.08
	Rating Area 8	Tobacco User/Non-Tobacco User	42	343.42	394.93
	Rating Area 8	Tobacco User/Non-Tobacco User	43	351.71	404.47
	Rating Area 8	Tobacco User/Non-Tobacco User	44	362.08	416.39
	Rating Area 8	Tobacco User/Non-Tobacco User	45	374.26	430.40
	Rating Area 8	Tobacco User/Non-Tobacco User	46	388.78	447.09
	Rating Area 8	Tobacco User/Non-Tobacco User	47	405.11	465.87
	Rating Area 8	Tobacco User/Non-Tobacco User	48	423.77	487.33
	Rating Area 8	Tobacco User/Non-Tobacco User	49	442.17	508.50
	Rating Area 8	Tobacco User/Non-Tobacco User	50	462.90	532.34
	Rating Area 8	Tobacco User/Non-Tobacco User	51	483.38	555.89
	Rating Area 8	Tobacco User/Non-Tobacco User	52	505.93	581.82
	Rating Area 8	Tobacco User/Non-Tobacco User	53	528.74	608.05
	Rating Area 8	Tobacco User/Non-Tobacco User	54	553.36	636.36
	Rating Area 8	Tobacco User/Non-Tobacco User	55	577.98	664.68
	Rating Area 8	Tobacco User/Non-Tobacco User	56	604.68	695.38
	Rating Area 8	Tobacco User/Non-Tobacco User	57	631.63	726.38
	Rating Area 8	Tobacco User/Non-Tobacco User	58	660.40	759.46
	Rating Area 8	Tobacco User/Non-Tobacco User	59	674.66	775.86
	Rating Area 8	Tobacco User/Non-Tobacco User	60	703.43	808.94
	Rating Area 8	Tobacco User/Non-Tobacco User	61	728.31	837.56
	Rating Area 8	Tobacco User/Non-Tobacco User	62	744.64	856.34

86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	63	765.12	879.88
			64 and over	777.55	894.18
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	226.07	226.07
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	15	246.17	246.17
			16	253.85	253.85
			17	261.54	261.54
			18	269.81	269.81
			19	278.08	278.08
			20	286.65	286.65
			21	295.53	339.86
			22	295.53	339.86
			23	295.53	339.86
			24	295.53	339.86
			25	296.70	341.21
			26	302.61	348.00
			27	309.70	356.16
			28	321.23	369.41
			29	330.69	380.29
			30	335.42	385.73
			31	342.51	393.88
			32	349.60	402.04
			33	354.03	407.14
			34	358.76	412.58
			35	361.13	415.29
			36	363.49	418.01
			37	365.85	420.73
			38	368.22	423.45
			39	372.95	428.89
			40	377.67	434.33
			41	384.77	442.48
			42	391.56	450.30
			43	401.02	461.17
			44	412.84	474.77
			45	426.73	490.74
			46	443.28	509.77
			47	461.90	531.18
			48	483.18	555.65
			49	504.16	579.78
			50	527.80	606.97
			51	551.14	633.82
			52	576.85	663.38
			53	602.86	693.29
			54	630.94	725.58
			55	659.01	757.86
			56	689.45	792.87
			57	720.18	828.21
			58	752.98	865.93
			59	769.24	884.62
			60	802.04	922.35
			61	830.41	954.97
			62	849.03	976.38
			63	872.37	1003.23
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	886.55	1019.53
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	266.88	266.88
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	15	290.60	290.60
			16	299.67	299.67
			17	308.74	308.74
			18	318.51	318.51
			19	328.27	328.27
			20	338.39	338.39
			21	348.87	401.20
			22	348.87	401.20
			23	348.87	401.20
			24	348.87	401.20
			25	350.25	402.79
			26	357.23	410.81
			27	365.60	420.44

86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	28	379.21	436.09
	Rating Area 6	Tobacco User/Non-Tobacco User	29	390.37	448.93
	Rating Area 6	Tobacco User/Non-Tobacco User	30	395.95	455.35
	Rating Area 6	Tobacco User/Non-Tobacco User	31	404.33	464.97
	Rating Area 6	Tobacco User/Non-Tobacco User	32	412.70	474.60
	Rating Area 6	Tobacco User/Non-Tobacco User	33	417.93	480.62
	Rating Area 6	Tobacco User/Non-Tobacco User	34	423.51	487.04
	Rating Area 6	Tobacco User/Non-Tobacco User	35	426.30	490.25
	Rating Area 6	Tobacco User/Non-Tobacco User	36	429.09	493.46
	Rating Area 6	Tobacco User/Non-Tobacco User	37	431.89	496.67
	Rating Area 6	Tobacco User/Non-Tobacco User	38	434.68	499.88
	Rating Area 6	Tobacco User/Non-Tobacco User	39	440.26	506.30
	Rating Area 6	Tobacco User/Non-Tobacco User	40	445.84	512.72
	Rating Area 6	Tobacco User/Non-Tobacco User	41	454.21	522.34
	Rating Area 6	Tobacco User/Non-Tobacco User	42	462.24	531.57
	Rating Area 6	Tobacco User/Non-Tobacco User	43	473.40	544.41
	Rating Area 6	Tobacco User/Non-Tobacco User	44	487.35	560.46
	Rating Area 6	Tobacco User/Non-Tobacco User	45	503.75	579.31
	Rating Area 6	Tobacco User/Non-Tobacco User	46	523.29	601.78
	Rating Area 6	Tobacco User/Non-Tobacco User	47	545.26	627.05
	Rating Area 6	Tobacco User/Non-Tobacco User	48	570.38	655.94
	Rating Area 6	Tobacco User/Non-Tobacco User	49	595.15	684.42
	Rating Area 6	Tobacco User/Non-Tobacco User	50	623.06	716.52
	Rating Area 6	Tobacco User/Non-Tobacco User	51	650.62	748.21
	Rating Area 6	Tobacco User/Non-Tobacco User	52	680.97	783.11
	Rating Area 6	Tobacco User/Non-Tobacco User	53	711.67	818.42
	Rating Area 6	Tobacco User/Non-Tobacco User	54	744.81	856.53
	Rating Area 6	Tobacco User/Non-Tobacco User	55	777.95	894.64
	Rating Area 6	Tobacco User/Non-Tobacco User	56	813.88	935.97
	Rating Area 6	Tobacco User/Non-Tobacco User	57	850.16	977.69
	Rating Area 6	Tobacco User/Non-Tobacco User	58	888.89	1022.22
	Rating Area 6	Tobacco User/Non-Tobacco User	59	908.07	1044.29
	Rating Area 6	Tobacco User/Non-Tobacco User	60	946.80	1088.82
	Rating Area 6	Tobacco User/Non-Tobacco User	61	980.29	1127.33
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1002.27	1152.61
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1029.83	1184.30
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1046.56	1203.55
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	251.30	251.30
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	15	273.63	273.63
	Rating Area 8	Tobacco User/Non-Tobacco User	16	282.17	282.17
	Rating Area 8	Tobacco User/Non-Tobacco User	17	290.72	290.72
	Rating Area 8	Tobacco User/Non-Tobacco User	18	299.91	299.91
	Rating Area 8	Tobacco User/Non-Tobacco User	19	309.11	309.11
	Rating Area 8	Tobacco User/Non-Tobacco User	20	318.64	318.64
	Rating Area 8	Tobacco User/Non-Tobacco User	21	328.50	377.78
	Rating Area 8	Tobacco User/Non-Tobacco User	22	328.50	377.78
	Rating Area 8	Tobacco User/Non-Tobacco User	23	328.50	377.78
	Rating Area 8	Tobacco User/Non-Tobacco User	24	328.50	377.78
	Rating Area 8	Tobacco User/Non-Tobacco User	25	329.81	379.28
	Rating Area 8	Tobacco User/Non-Tobacco User	26	336.38	386.83
	Rating Area 8	Tobacco User/Non-Tobacco User	27	344.26	395.90
	Rating Area 8	Tobacco User/Non-Tobacco User	28	357.07	410.63
	Rating Area 8	Tobacco User/Non-Tobacco User	29	367.58	422.72
	Rating Area 8	Tobacco User/Non-Tobacco User	30	372.84	428.76
	Rating Area 8	Tobacco User/Non-Tobacco User	31	380.72	437.83
	Rating Area 8	Tobacco User/Non-Tobacco User	32	388.61	446.90
	Rating Area 8	Tobacco User/Non-Tobacco User	33	393.53	452.56
	Rating Area 8	Tobacco User/Non-Tobacco User	34	398.79	458.61
	Rating Area 8	Tobacco User/Non-Tobacco User	35	401.42	461.63
	Rating Area 8	Tobacco User/Non-Tobacco User	36	404.05	464.65
	Rating Area 8	Tobacco User/Non-Tobacco User	37	406.67	467.67
	Rating Area 8	Tobacco User/Non-Tobacco User	38	409.30	470.70
	Rating Area 8	Tobacco User/Non-Tobacco User	39	414.56	476.74
	Rating Area 8	Tobacco User/Non-Tobacco User	40	419.81	482.78
	Rating Area 8	Tobacco User/Non-Tobacco User	41	427.70	491.85
	Rating Area 8	Tobacco User/Non-Tobacco User	42	435.25	500.54
	Rating Area 8	Tobacco User/Non-Tobacco User	43	445.76	512.63

86199PA0030007	Rating Area 8		Tobacco User/Non-Tobacco User	44	458.90	527.74
	Rating Area 8		Tobacco User/Non-Tobacco User	45	474.34	545.49
	Rating Area 8		Tobacco User/Non-Tobacco User	46	492.74	566.65
	Rating Area 8		Tobacco User/Non-Tobacco User	47	513.43	590.45
	Rating Area 8		Tobacco User/Non-Tobacco User	48	537.08	617.65
	Rating Area 8		Tobacco User/Non-Tobacco User	49	560.41	644.47
	Rating Area 8		Tobacco User/Non-Tobacco User	50	586.69	674.69
	Rating Area 8		Tobacco User/Non-Tobacco User	51	612.64	704.53
	Rating Area 8		Tobacco User/Non-Tobacco User	52	641.22	737.40
	Rating Area 8		Tobacco User/Non-Tobacco User	53	670.12	770.64
	Rating Area 8		Tobacco User/Non-Tobacco User	54	701.33	806.53
	Rating Area 8		Tobacco User/Non-Tobacco User	55	732.54	842.42
	Rating Area 8		Tobacco User/Non-Tobacco User	56	766.37	881.33
	Rating Area 8		Tobacco User/Non-Tobacco User	57	800.54	920.62
	Rating Area 8		Tobacco User/Non-Tobacco User	58	837.00	962.55
	Rating Area 8		Tobacco User/Non-Tobacco User	59	855.06	983.32
	Rating Area 8		Tobacco User/Non-Tobacco User	60	891.53	1025.26
	Rating Area 8		Tobacco User/Non-Tobacco User	61	923.06	1061.52
	Rating Area 8		Tobacco User/Non-Tobacco User	62	943.76	1085.32
	Rating Area 8		Tobacco User/Non-Tobacco User	63	969.71	1115.16
	Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	985.47	1133.29
86199PA0030008	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	247.21	247.21
86199PA0030008	Rating Area 3		Tobacco User/Non-Tobacco User	15	269.19	269.19
	Rating Area 3		Tobacco User/Non-Tobacco User	16	277.59	277.59
	Rating Area 3		Tobacco User/Non-Tobacco User	17	285.99	285.99
	Rating Area 3		Tobacco User/Non-Tobacco User	18	295.04	295.04
	Rating Area 3		Tobacco User/Non-Tobacco User	19	304.09	304.09
	Rating Area 3		Tobacco User/Non-Tobacco User	20	313.46	313.46
	Rating Area 3		Tobacco User/Non-Tobacco User	21	323.16	371.64
	Rating Area 3		Tobacco User/Non-Tobacco User	22	323.16	371.64
	Rating Area 3		Tobacco User/Non-Tobacco User	23	323.16	371.64
	Rating Area 3		Tobacco User/Non-Tobacco User	24	323.16	371.64
	Rating Area 3		Tobacco User/Non-Tobacco User	25	324.45	373.11
	Rating Area 3		Tobacco User/Non-Tobacco User	26	330.91	380.55
	Rating Area 3		Tobacco User/Non-Tobacco User	27	338.66	389.46
	Rating Area 3		Tobacco User/Non-Tobacco User	28	351.27	403.96
	Rating Area 3		Tobacco User/Non-Tobacco User	29	361.61	415.85
	Rating Area 3		Tobacco User/Non-Tobacco User	30	366.78	421.80
	Rating Area 3		Tobacco User/Non-Tobacco User	31	374.53	430.72
	Rating Area 3		Tobacco User/Non-Tobacco User	32	382.29	439.63
	Rating Area 3		Tobacco User/Non-Tobacco User	33	387.14	445.21
	Rating Area 3		Tobacco User/Non-Tobacco User	34	392.31	451.15
	Rating Area 3		Tobacco User/Non-Tobacco User	35	394.89	454.13
	Rating Area 3		Tobacco User/Non-Tobacco User	36	397.48	457.10
	Rating Area 3		Tobacco User/Non-Tobacco User	37	400.06	460.07
	Rating Area 3		Tobacco User/Non-Tobacco User	38	402.65	463.05
	Rating Area 3		Tobacco User/Non-Tobacco User	39	407.82	468.99
	Rating Area 3		Tobacco User/Non-Tobacco User	40	412.99	474.94
	Rating Area 3		Tobacco User/Non-Tobacco User	41	420.75	483.86
	Rating Area 3		Tobacco User/Non-Tobacco User	42	428.18	492.41
	Rating Area 3		Tobacco User/Non-Tobacco User	43	438.52	504.30
	Rating Area 3		Tobacco User/Non-Tobacco User	44	451.45	519.16
	Rating Area 3		Tobacco User/Non-Tobacco User	45	466.63	536.63
	Rating Area 3		Tobacco User/Non-Tobacco User	46	484.73	557.44
	Rating Area 3		Tobacco User/Non-Tobacco User	47	505.09	580.85
	Rating Area 3		Tobacco User/Non-Tobacco User	48	528.36	607.61
	Rating Area 3		Tobacco User/Non-Tobacco User	49	551.30	633.99
	Rating Area 3		Tobacco User/Non-Tobacco User	50	577.15	663.72
	Rating Area 3		Tobacco User/Non-Tobacco User	51	602.68	693.08
	Rating Area 3		Tobacco User/Non-Tobacco User	52	630.80	725.41
	Rating Area 3		Tobacco User/Non-Tobacco User	53	659.23	758.12
	Rating Area 3		Tobacco User/Non-Tobacco User	54	689.93	793.42
	Rating Area 3		Tobacco User/Non-Tobacco User	55	720.63	828.73
	Rating Area 3		Tobacco User/Non-Tobacco User	56	753.92	867.00
	Rating Area 3		Tobacco User/Non-Tobacco User	57	787.52	905.65
	Rating Area 3		Tobacco User/Non-Tobacco User	58	823.39	946.90
	Rating Area 3		Tobacco User/Non-Tobacco User	59	841.17	967.34

86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	60	877.04	1008.59
			61	908.06	1044.27
			62	928.42	1067.68
			63	953.95	1097.04
			64 and over	969.45	1114.87
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	291.83	291.83
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	15	317.77	317.77
			16	327.69	327.69
			17	337.61	337.61
			18	348.29	348.29
			19	358.97	358.97
			20	370.03	370.03
			21	381.49	438.71
			22	381.49	438.71
			23	381.49	438.71
			24	381.49	438.71
			25	383.00	440.45
			26	390.63	449.23
			27	399.79	459.76
			28	414.67	476.87
			29	426.87	490.90
			30	432.98	497.92
			31	442.13	508.45
			32	451.29	518.98
			33	457.01	525.56
			34	463.11	532.58
			35	466.17	536.09
			36	469.22	539.60
			37	472.27	543.11
			38	475.32	546.62
			39	481.43	553.64
			40	487.53	560.66
			41	496.68	571.19
			42	505.46	581.28
			43	517.67	595.32
			44	532.92	612.86
			45	550.85	633.48
			46	572.22	658.05
			47	596.25	685.69
			48	623.72	717.27
			49	650.80	748.42
			50	681.32	783.52
			51	711.46	818.17
			52	744.65	856.34
			53	778.22	894.95
			54	814.46	936.62
			55	850.70	978.30
			56	889.99	1023.49
			57	929.66	1069.11
			58	972.01	1117.81
			59	992.99	1141.94
			60	1035.33	1190.63
			61	1071.95	1232.75
			62	1095.99	1260.38
			63	1126.12	1295.04
			64 and over	1144.42	1316.09
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	274.79	274.79
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	15	299.22	299.22
			16	308.56	308.56
			17	317.90	317.90
			18	327.96	327.96
			19	338.02	338.02
			20	348.43	348.43
			21	359.22	413.10
			22	359.22	413.10
			23	359.22	413.10
			24	359.22	413.10

86199PA0030008	Rating Area 8		Tobacco User/Non-Tobacco User	25	360.65	414.74
	Rating Area 8		Tobacco User/Non-Tobacco User	26	367.83	423.00
	Rating Area 8		Tobacco User/Non-Tobacco User	27	376.45	432.92
	Rating Area 8		Tobacco User/Non-Tobacco User	28	390.46	449.03
	Rating Area 8		Tobacco User/Non-Tobacco User	29	401.95	462.25
	Rating Area 8		Tobacco User/Non-Tobacco User	30	407.70	468.86
	Rating Area 8		Tobacco User/Non-Tobacco User	31	416.32	478.77
	Rating Area 8		Tobacco User/Non-Tobacco User	32	424.94	488.69
	Rating Area 8		Tobacco User/Non-Tobacco User	33	430.33	494.88
	Rating Area 8		Tobacco User/Non-Tobacco User	34	436.08	501.49
	Rating Area 8		Tobacco User/Non-Tobacco User	35	438.95	504.80
	Rating Area 8		Tobacco User/Non-Tobacco User	36	441.83	508.10
	Rating Area 8		Tobacco User/Non-Tobacco User	37	444.70	511.41
	Rating Area 8		Tobacco User/Non-Tobacco User	38	447.57	514.71
	Rating Area 8		Tobacco User/Non-Tobacco User	39	453.32	521.32
	Rating Area 8		Tobacco User/Non-Tobacco User	40	459.07	527.93
	Rating Area 8		Tobacco User/Non-Tobacco User	41	467.69	537.84
	Rating Area 8		Tobacco User/Non-Tobacco User	42	475.95	547.34
	Rating Area 8		Tobacco User/Non-Tobacco User	43	487.45	560.56
	Rating Area 8		Tobacco User/Non-Tobacco User	44	501.81	577.09
	Rating Area 8		Tobacco User/Non-Tobacco User	45	518.70	596.50
	Rating Area 8		Tobacco User/Non-Tobacco User	46	538.81	619.63
	Rating Area 8		Tobacco User/Non-Tobacco User	47	561.44	645.66
	Rating Area 8		Tobacco User/Non-Tobacco User	48	587.31	675.40
	Rating Area 8		Tobacco User/Non-Tobacco User	49	612.81	704.73
	Rating Area 8		Tobacco User/Non-Tobacco User	50	641.55	737.78
	Rating Area 8		Tobacco User/Non-Tobacco User	51	669.92	770.41
	Rating Area 8		Tobacco User/Non-Tobacco User	52	701.18	806.35
	Rating Area 8		Tobacco User/Non-Tobacco User	53	732.79	842.70
	Rating Area 8		Tobacco User/Non-Tobacco User	54	766.91	881.95
	Rating Area 8		Tobacco User/Non-Tobacco User	55	801.04	921.19
	Rating Area 8		Tobacco User/Non-Tobacco User	56	838.03	963.74
	Rating Area 8		Tobacco User/Non-Tobacco User	57	875.39	1006.70
	Rating Area 8		Tobacco User/Non-Tobacco User	58	915.26	1052.55
	Rating Area 8		Tobacco User/Non-Tobacco User	59	935.02	1075.27
	Rating Area 8		Tobacco User/Non-Tobacco User	60	974.89	1121.13
	Rating Area 8		Tobacco User/Non-Tobacco User	61	1009.38	1160.78
	Rating Area 8		Tobacco User/Non-Tobacco User	62	1032.01	1186.81
	Rating Area 8		Tobacco User/Non-Tobacco User	63	1060.38	1219.44
	Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	1077.62	1239.26
86199PA0030003	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	179.67	179.67
86199PA0030003	Rating Area 3		Tobacco User/Non-Tobacco User	15	195.65	195.65
	Rating Area 3		Tobacco User/Non-Tobacco User	16	201.75	201.75
	Rating Area 3		Tobacco User/Non-Tobacco User	17	207.86	207.86
	Rating Area 3		Tobacco User/Non-Tobacco User	18	214.43	214.43
	Rating Area 3		Tobacco User/Non-Tobacco User	19	221.01	221.01
	Rating Area 3		Tobacco User/Non-Tobacco User	20	227.82	227.82
	Rating Area 3		Tobacco User/Non-Tobacco User	21	234.88	270.11
	Rating Area 3		Tobacco User/Non-Tobacco User	22	234.88	270.11
	Rating Area 3		Tobacco User/Non-Tobacco User	23	234.88	270.11
	Rating Area 3		Tobacco User/Non-Tobacco User	24	234.88	270.11
	Rating Area 3		Tobacco User/Non-Tobacco User	25	235.81	271.18
	Rating Area 3		Tobacco User/Non-Tobacco User	26	240.51	276.58
	Rating Area 3		Tobacco User/Non-Tobacco User	27	246.14	283.06
	Rating Area 3		Tobacco User/Non-Tobacco User	28	255.30	293.60
	Rating Area 3		Tobacco User/Non-Tobacco User	29	262.82	302.24
	Rating Area 3		Tobacco User/Non-Tobacco User	30	266.58	306.56
	Rating Area 3		Tobacco User/Non-Tobacco User	31	272.21	313.04
	Rating Area 3		Tobacco User/Non-Tobacco User	32	277.85	319.53
	Rating Area 3		Tobacco User/Non-Tobacco User	33	281.37	323.58
	Rating Area 3		Tobacco User/Non-Tobacco User	34	285.13	327.90
	Rating Area 3		Tobacco User/Non-Tobacco User	35	287.01	330.06
	Rating Area 3		Tobacco User/Non-Tobacco User	36	288.89	332.22
	Rating Area 3		Tobacco User/Non-Tobacco User	37	290.77	334.38
	Rating Area 3		Tobacco User/Non-Tobacco User	38	292.65	336.54
	Rating Area 3		Tobacco User/Non-Tobacco User	39	296.40	340.86
	Rating Area 3		Tobacco User/Non-Tobacco User	40	300.16	345.19

86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	41	305.80	351.67
			42	311.20	357.88
			43	318.72	366.52
			44	328.11	377.33
			45	339.15	390.02
			46	352.30	405.15
			47	367.10	422.16
			48	384.01	441.61
			49	400.69	460.79
			50	419.47	482.40
			51	438.03	503.73
			52	458.46	527.23
			53	479.13	551.00
			54	501.44	576.66
			55	523.76	602.32
			56	547.95	630.14
			57	572.37	658.23
			58	598.44	688.21
			59	611.36	703.07
			60	637.43	733.05
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	61	659.98	758.98
			62	674.78	775.99
			63	693.33	797.33
			64 and over	704.60	810.29
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	212.10	212.10
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	15	230.96	230.96
			16	238.17	238.17
			17	245.37	245.37
			18	253.14	253.14
			19	260.90	260.90
			20	268.94	268.94
			21	277.27	318.86
			22	277.27	318.86
			23	277.27	318.86
			24	277.27	318.86
			25	278.37	320.12
			26	283.91	326.50
			27	290.57	334.15
			28	301.38	346.59
			29	310.25	356.79
			30	314.69	361.89
			31	321.34	369.54
			32	328.00	377.20
			33	332.16	381.98
			34	336.59	387.08
			35	338.81	389.63
			36	341.03	392.18
			37	343.25	394.73
			38	345.46	397.28
			39	349.90	402.39
			40	354.34	407.49
			41	360.99	415.14
			42	367.37	422.47
			43	376.24	432.68
			44	387.33	445.43
			45	400.36	460.42
			46	415.89	478.27
			47	433.36	498.36
			48	453.32	521.32
			49	473.00	543.95
			50	495.18	569.46
			51	517.09	594.65
			52	541.21	622.39
			53	565.61	650.45
			54	591.95	680.74
			55	618.29	711.03
			56	646.84	743.87

86199PA0030003	Rating Area 6		Tobacco User/Non-Tobacco User	57	675.68	777.03
	Rating Area 6		Tobacco User/Non-Tobacco User	58	706.46	812.42
	Rating Area 6		Tobacco User/Non-Tobacco User	59	721.70	829.96
	Rating Area 6		Tobacco User/Non-Tobacco User	60	752.48	865.35
	Rating Area 6		Tobacco User/Non-Tobacco User	61	779.10	895.96
	Rating Area 6		Tobacco User/Non-Tobacco User	62	796.56	916.05
	Rating Area 6		Tobacco User/Non-Tobacco User	63	818.47	941.24
	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	831.77	956.53
86199PA0030003	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	199.72	199.72
86199PA0030003	Rating Area 8		Tobacco User/Non-Tobacco User	15	217.47	217.47
	Rating Area 8		Tobacco User/Non-Tobacco User	16	224.26	224.26
	Rating Area 8		Tobacco User/Non-Tobacco User	17	231.05	231.05
	Rating Area 8		Tobacco User/Non-Tobacco User	18	238.36	238.36
	Rating Area 8		Tobacco User/Non-Tobacco User	19	245.67	245.67
	Rating Area 8		Tobacco User/Non-Tobacco User	20	253.24	253.24
	Rating Area 8		Tobacco User/Non-Tobacco User	21	261.08	300.24
	Rating Area 8		Tobacco User/Non-Tobacco User	22	261.08	300.24
	Rating Area 8		Tobacco User/Non-Tobacco User	23	261.08	300.24
	Rating Area 8		Tobacco User/Non-Tobacco User	24	261.08	300.24
	Rating Area 8		Tobacco User/Non-Tobacco User	25	262.12	301.44
	Rating Area 8		Tobacco User/Non-Tobacco User	26	267.34	307.44
	Rating Area 8		Tobacco User/Non-Tobacco User	27	273.60	314.65
	Rating Area 8		Tobacco User/Non-Tobacco User	28	283.79	326.35
	Rating Area 8		Tobacco User/Non-Tobacco User	29	292.14	335.96
	Rating Area 8		Tobacco User/Non-Tobacco User	30	296.32	340.77
	Rating Area 8		Tobacco User/Non-Tobacco User	31	302.58	347.97
	Rating Area 8		Tobacco User/Non-Tobacco User	32	308.85	355.18
	Rating Area 8		Tobacco User/Non-Tobacco User	33	312.77	359.68
	Rating Area 8		Tobacco User/Non-Tobacco User	34	316.94	364.48
	Rating Area 8		Tobacco User/Non-Tobacco User	35	319.03	366.89
	Rating Area 8		Tobacco User/Non-Tobacco User	36	321.12	369.29
	Rating Area 8		Tobacco User/Non-Tobacco User	37	323.21	371.69
	Rating Area 8		Tobacco User/Non-Tobacco User	38	325.30	374.09
	Rating Area 8		Tobacco User/Non-Tobacco User	39	329.47	378.90
	Rating Area 8		Tobacco User/Non-Tobacco User	40	333.65	383.70
	Rating Area 8		Tobacco User/Non-Tobacco User	41	339.92	390.91
	Rating Area 8		Tobacco User/Non-Tobacco User	42	345.92	397.81
	Rating Area 8		Tobacco User/Non-Tobacco User	43	354.28	407.42
	Rating Area 8		Tobacco User/Non-Tobacco User	44	364.72	419.43
	Rating Area 8		Tobacco User/Non-Tobacco User	45	376.99	433.54
	Rating Area 8		Tobacco User/Non-Tobacco User	46	391.61	450.35
	Rating Area 8		Tobacco User/Non-Tobacco User	47	408.06	469.27
	Rating Area 8		Tobacco User/Non-Tobacco User	48	426.85	490.88
	Rating Area 8		Tobacco User/Non-Tobacco User	49	445.39	512.20
	Rating Area 8		Tobacco User/Non-Tobacco User	50	466.28	536.22
	Rating Area 8		Tobacco User/Non-Tobacco User	51	486.90	559.94
	Rating Area 8		Tobacco User/Non-Tobacco User	52	509.62	586.06
	Rating Area 8		Tobacco User/Non-Tobacco User	53	532.59	612.48
	Rating Area 8		Tobacco User/Non-Tobacco User	54	557.39	641.00
	Rating Area 8		Tobacco User/Non-Tobacco User	55	582.19	669.52
	Rating Area 8		Tobacco User/Non-Tobacco User	56	609.08	700.45
	Rating Area 8		Tobacco User/Non-Tobacco User	57	636.24	731.67
	Rating Area 8		Tobacco User/Non-Tobacco User	58	665.21	765.00
	Rating Area 8		Tobacco User/Non-Tobacco User	59	679.57	781.51
	Rating Area 8		Tobacco User/Non-Tobacco User	60	708.55	814.84
	Rating Area 8		Tobacco User/Non-Tobacco User	61	733.62	843.66
	Rating Area 8		Tobacco User/Non-Tobacco User	62	750.06	862.57
	Rating Area 8		Tobacco User/Non-Tobacco User	63	770.69	886.29
	Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	783.21	900.69
86199PA0030004	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	185.38	185.38
86199PA0030004	Rating Area 3		Tobacco User/Non-Tobacco User	15	201.86	201.86
	Rating Area 3		Tobacco User/Non-Tobacco User	16	208.16	208.16
	Rating Area 3		Tobacco User/Non-Tobacco User	17	214.46	214.46
	Rating Area 3		Tobacco User/Non-Tobacco User	18	221.25	221.25
	Rating Area 3		Tobacco User/Non-Tobacco User	19	228.03	228.03
	Rating Area 3		Tobacco User/Non-Tobacco User	20	235.06	235.06
	Rating Area 3		Tobacco User/Non-Tobacco User	21	242.34	278.69

	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	22	242.34	278.69	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	23	242.34	278.69	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	24	242.34	278.69	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	25	243.30	279.79	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	26	248.14	285.37	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	27	253.96	292.05	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	28	263.41	302.92	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	29	271.17	311.84	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	30	275.04	316.30	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	31	280.86	322.99	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	32	286.67	329.68	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	33	290.31	333.86	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	34	294.19	338.32	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	35	296.13	340.54	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	36	298.06	342.77	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	37	300.00	345.00	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	38	301.94	347.23	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	39	305.82	351.69	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	40	309.70	356.15	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	41	315.51	362.84	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	42	321.09	369.25	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	43	328.84	378.17	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	44	338.53	389.31	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	45	349.92	402.41	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	46	363.49	418.02	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	47	378.76	435.57	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	48	396.21	455.64	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	49	413.41	475.42	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	50	432.80	497.72	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	51	451.94	519.73	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	52	473.03	543.98	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	53	494.35	568.50	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	54	517.37	594.98	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	55	540.39	621.45	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	56	565.35	650.16	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	57	590.56	679.14	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	58	617.45	710.07	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	59	630.78	725.40	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	60	657.68	756.33	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	61	680.94	783.09	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	62	696.21	800.64	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	63	715.35	822.66	
	86199PA0030004 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	726.98	836.02	
	86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	218.84	218.84	
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	15	238.29	238.29
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	16	245.73	245.73
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	17	253.17	253.17
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	18	261.18	261.18
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	19	269.19	269.19
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	20	277.48	277.48
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	21	286.08	328.99
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	22	286.08	328.99
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	23	286.08	328.99
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	24	286.08	328.99
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	25	287.21	330.29
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	26	292.93	336.87
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	27	299.80	344.77
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	28	310.95	357.60
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	29	320.11	368.12
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	30	324.68	373.39
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	31	331.55	381.28
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	32	338.42	389.18
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	33	342.71	394.11
		86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	34	347.28	399.38
86199PA0030004		Rating Area 6	Tobacco User/Non-Tobacco User	35	349.57	402.01	
86199PA0030004		Rating Area 6	Tobacco User/Non-Tobacco User	36	351.86	404.64	
86199PA0030004		Rating Area 6	Tobacco User/Non-Tobacco User	37	354.15	407.27	

86199PA0030004	Rating Area 6		Tobacco User/Non-Tobacco User	38	356.44	409.90
	Rating Area 6		Tobacco User/Non-Tobacco User	39	361.01	415.17
	Rating Area 6		Tobacco User/Non-Tobacco User	40	365.59	420.43
	Rating Area 6		Tobacco User/Non-Tobacco User	41	372.46	428.33
	Rating Area 6		Tobacco User/Non-Tobacco User	42	379.04	435.89
	Rating Area 6		Tobacco User/Non-Tobacco User	43	388.19	446.42
	Rating Area 6		Tobacco User/Non-Tobacco User	44	399.63	459.58
	Rating Area 6		Tobacco User/Non-Tobacco User	45	413.08	475.04
	Rating Area 6		Tobacco User/Non-Tobacco User	46	429.10	493.46
	Rating Area 6		Tobacco User/Non-Tobacco User	47	447.12	514.19
	Rating Area 6		Tobacco User/Non-Tobacco User	48	467.72	537.88
	Rating Area 6		Tobacco User/Non-Tobacco User	49	488.03	561.23
	Rating Area 6		Tobacco User/Non-Tobacco User	50	510.91	587.55
	Rating Area 6		Tobacco User/Non-Tobacco User	51	533.51	613.54
	Rating Area 6		Tobacco User/Non-Tobacco User	52	558.40	642.16
	Rating Area 6		Tobacco User/Non-Tobacco User	53	583.57	671.11
	Rating Area 6		Tobacco User/Non-Tobacco User	54	610.75	702.36
	Rating Area 6		Tobacco User/Non-Tobacco User	55	637.93	733.62
	Rating Area 6		Tobacco User/Non-Tobacco User	56	667.39	767.50
	Rating Area 6		Tobacco User/Non-Tobacco User	57	697.14	801.71
	Rating Area 6		Tobacco User/Non-Tobacco User	58	728.90	838.23
	Rating Area 6		Tobacco User/Non-Tobacco User	59	744.63	856.32
	Rating Area 6		Tobacco User/Non-Tobacco User	60	776.38	892.84
	Rating Area 6		Tobacco User/Non-Tobacco User	61	803.84	924.42
	Rating Area 6		Tobacco User/Non-Tobacco User	62	821.87	945.15
	Rating Area 6		Tobacco User/Non-Tobacco User	63	844.47	971.14
	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	858.19	986.92
86199PA0030004	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	206.07	206.07
86199PA0030004	Rating Area 8		Tobacco User/Non-Tobacco User	15	224.38	224.38
	Rating Area 8		Tobacco User/Non-Tobacco User	16	231.39	231.39
	Rating Area 8		Tobacco User/Non-Tobacco User	17	238.39	238.39
	Rating Area 8		Tobacco User/Non-Tobacco User	18	245.93	245.93
	Rating Area 8		Tobacco User/Non-Tobacco User	19	253.47	253.47
	Rating Area 8		Tobacco User/Non-Tobacco User	20	261.29	261.29
	Rating Area 8		Tobacco User/Non-Tobacco User	21	269.38	309.78
	Rating Area 8		Tobacco User/Non-Tobacco User	22	269.38	309.78
	Rating Area 8		Tobacco User/Non-Tobacco User	23	269.38	309.78
	Rating Area 8		Tobacco User/Non-Tobacco User	24	269.38	309.78
	Rating Area 8		Tobacco User/Non-Tobacco User	25	270.44	311.01
	Rating Area 8		Tobacco User/Non-Tobacco User	26	275.83	317.21
	Rating Area 8		Tobacco User/Non-Tobacco User	27	282.30	324.64
	Rating Area 8		Tobacco User/Non-Tobacco User	28	292.80	336.72
	Rating Area 8		Tobacco User/Non-Tobacco User	29	301.42	346.63
	Rating Area 8		Tobacco User/Non-Tobacco User	30	305.73	351.59
	Rating Area 8		Tobacco User/Non-Tobacco User	31	312.20	359.02
	Rating Area 8		Tobacco User/Non-Tobacco User	32	318.66	366.46
	Rating Area 8		Tobacco User/Non-Tobacco User	33	322.70	371.11
	Rating Area 8		Tobacco User/Non-Tobacco User	34	327.01	376.06
	Rating Area 8		Tobacco User/Non-Tobacco User	35	329.17	378.54
	Rating Area 8		Tobacco User/Non-Tobacco User	36	331.32	381.02
	Rating Area 8		Tobacco User/Non-Tobacco User	37	333.48	383.50
	Rating Area 8		Tobacco User/Non-Tobacco User	38	335.63	385.97
	Rating Area 8		Tobacco User/Non-Tobacco User	39	339.94	390.93
	Rating Area 8		Tobacco User/Non-Tobacco User	40	344.25	395.89
	Rating Area 8		Tobacco User/Non-Tobacco User	41	350.71	403.32
	Rating Area 8		Tobacco User/Non-Tobacco User	42	356.91	410.45
	Rating Area 8		Tobacco User/Non-Tobacco User	43	365.53	420.36
	Rating Area 8		Tobacco User/Non-Tobacco User	44	376.30	432.75
	Rating Area 8		Tobacco User/Non-Tobacco User	45	388.96	447.31
	Rating Area 8		Tobacco User/Non-Tobacco User	46	404.05	464.66
	Rating Area 8		Tobacco User/Non-Tobacco User	47	421.02	484.17
	Rating Area 8		Tobacco User/Non-Tobacco User	48	440.41	506.48
	Rating Area 8		Tobacco User/Non-Tobacco User	49	459.54	528.47
	Rating Area 8		Tobacco User/Non-Tobacco User	50	481.09	553.25
	Rating Area 8		Tobacco User/Non-Tobacco User	51	502.37	577.72
	Rating Area 8		Tobacco User/Non-Tobacco User	52	525.80	604.67
	Rating Area 8		Tobacco User/Non-Tobacco User	53	549.51	631.93

86199PA0030004	Rating Area 8		Tobacco User/Non-Tobacco User	54	575.10	661.36
	Rating Area 8		Tobacco User/Non-Tobacco User	55	600.69	690.79
	Rating Area 8		Tobacco User/Non-Tobacco User	56	628.43	722.70
	Rating Area 8		Tobacco User/Non-Tobacco User	57	656.45	754.91
	Rating Area 8		Tobacco User/Non-Tobacco User	58	686.34	789.30
	Rating Area 8		Tobacco User/Non-Tobacco User	59	701.16	806.33
	Rating Area 8		Tobacco User/Non-Tobacco User	60	731.06	840.72
	Rating Area 8		Tobacco User/Non-Tobacco User	61	756.92	870.46
	Rating Area 8		Tobacco User/Non-Tobacco User	62	773.89	889.97
	Rating Area 8		Tobacco User/Non-Tobacco User	63	795.17	914.44
	Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	808.09	929.30
86199PA0030006	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	190.03	190.03
86199PA0030006	Rating Area 3		Tobacco User/Non-Tobacco User	15	206.92	206.92
	Rating Area 3		Tobacco User/Non-Tobacco User	16	213.38	213.38
	Rating Area 3		Tobacco User/Non-Tobacco User	17	219.84	219.84
	Rating Area 3		Tobacco User/Non-Tobacco User	18	226.79	226.79
	Rating Area 3		Tobacco User/Non-Tobacco User	19	233.75	233.75
	Rating Area 3		Tobacco User/Non-Tobacco User	20	240.95	240.95
	Rating Area 3		Tobacco User/Non-Tobacco User	21	248.41	285.67
	Rating Area 3		Tobacco User/Non-Tobacco User	22	248.41	285.67
	Rating Area 3		Tobacco User/Non-Tobacco User	23	248.41	285.67
	Rating Area 3		Tobacco User/Non-Tobacco User	24	248.41	285.67
	Rating Area 3		Tobacco User/Non-Tobacco User	25	249.40	286.81
	Rating Area 3		Tobacco User/Non-Tobacco User	26	254.37	292.52
	Rating Area 3		Tobacco User/Non-Tobacco User	27	260.33	299.38
	Rating Area 3		Tobacco User/Non-Tobacco User	28	270.02	310.52
	Rating Area 3		Tobacco User/Non-Tobacco User	29	277.96	319.66
	Rating Area 3		Tobacco User/Non-Tobacco User	30	281.94	324.23
	Rating Area 3		Tobacco User/Non-Tobacco User	31	287.90	331.09
	Rating Area 3		Tobacco User/Non-Tobacco User	32	293.86	337.94
	Rating Area 3		Tobacco User/Non-Tobacco User	33	297.59	342.23
	Rating Area 3		Tobacco User/Non-Tobacco User	34	301.56	346.80
	Rating Area 3		Tobacco User/Non-Tobacco User	35	303.55	349.08
	Rating Area 3		Tobacco User/Non-Tobacco User	36	305.54	351.37
	Rating Area 3		Tobacco User/Non-Tobacco User	37	307.52	353.65
	Rating Area 3		Tobacco User/Non-Tobacco User	38	309.51	355.94
	Rating Area 3		Tobacco User/Non-Tobacco User	39	313.49	360.51
	Rating Area 3		Tobacco User/Non-Tobacco User	40	317.46	365.08
	Rating Area 3		Tobacco User/Non-Tobacco User	41	323.42	371.94
	Rating Area 3		Tobacco User/Non-Tobacco User	42	329.14	378.51
	Rating Area 3		Tobacco User/Non-Tobacco User	43	337.08	387.65
	Rating Area 3		Tobacco User/Non-Tobacco User	44	347.02	399.07
	Rating Area 3		Tobacco User/Non-Tobacco User	45	358.70	412.50
	Rating Area 3		Tobacco User/Non-Tobacco User	46	372.61	428.50
	Rating Area 3		Tobacco User/Non-Tobacco User	47	388.26	446.49
	Rating Area 3		Tobacco User/Non-Tobacco User	48	406.14	467.06
	Rating Area 3		Tobacco User/Non-Tobacco User	49	423.78	487.34
	Rating Area 3		Tobacco User/Non-Tobacco User	50	443.65	510.20
	Rating Area 3		Tobacco User/Non-Tobacco User	51	463.27	532.76
	Rating Area 3		Tobacco User/Non-Tobacco User	52	484.88	557.62
	Rating Area 3		Tobacco User/Non-Tobacco User	53	506.74	582.76
	Rating Area 3		Tobacco User/Non-Tobacco User	54	530.34	609.89
	Rating Area 3		Tobacco User/Non-Tobacco User	55	553.94	637.03
	Rating Area 3		Tobacco User/Non-Tobacco User	56	579.53	666.46
	Rating Area 3		Tobacco User/Non-Tobacco User	57	605.36	696.16
	Rating Area 3		Tobacco User/Non-Tobacco User	58	632.93	727.87
	Rating Area 3		Tobacco User/Non-Tobacco User	59	646.60	743.58
	Rating Area 3		Tobacco User/Non-Tobacco User	60	674.17	775.29
	Rating Area 3		Tobacco User/Non-Tobacco User	61	698.02	802.72
	Rating Area 3		Tobacco User/Non-Tobacco User	62	713.66	820.71
	Rating Area 3		Tobacco User/Non-Tobacco User	63	733.29	843.28
	Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	745.20	856.98
86199PA0030006	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	224.33	224.33
86199PA0030006	Rating Area 6		Tobacco User/Non-Tobacco User	15	244.27	244.27
	Rating Area 6		Tobacco User/Non-Tobacco User	16	251.89	251.89
	Rating Area 6		Tobacco User/Non-Tobacco User	17	259.51	259.51
	Rating Area 6		Tobacco User/Non-Tobacco User	18	267.73	267.73

86199PA0030006	Rating Area 6	Tobacco User/Non-Tobacco User	19	275.94	275.94
	Rating Area 6	Tobacco User/Non-Tobacco User	20	284.44	284.44
	Rating Area 6	Tobacco User/Non-Tobacco User	21	293.25	337.23
	Rating Area 6	Tobacco User/Non-Tobacco User	22	293.25	337.23
	Rating Area 6	Tobacco User/Non-Tobacco User	23	293.25	337.23
	Rating Area 6	Tobacco User/Non-Tobacco User	24	293.25	337.23
	Rating Area 6	Tobacco User/Non-Tobacco User	25	294.41	338.57
	Rating Area 6	Tobacco User/Non-Tobacco User	26	300.27	345.32
	Rating Area 6	Tobacco User/Non-Tobacco User	27	307.31	353.41
	Rating Area 6	Tobacco User/Non-Tobacco User	28	318.75	366.56
	Rating Area 6	Tobacco User/Non-Tobacco User	29	328.13	377.35
	Rating Area 6	Tobacco User/Non-Tobacco User	30	332.82	382.75
	Rating Area 6	Tobacco User/Non-Tobacco User	31	339.86	390.84
	Rating Area 6	Tobacco User/Non-Tobacco User	32	346.90	398.93
	Rating Area 6	Tobacco User/Non-Tobacco User	33	351.30	403.99
	Rating Area 6	Tobacco User/Non-Tobacco User	34	355.99	409.39
	Rating Area 6	Tobacco User/Non-Tobacco User	35	358.34	412.09
	Rating Area 6	Tobacco User/Non-Tobacco User	36	360.68	414.78
	Rating Area 6	Tobacco User/Non-Tobacco User	37	363.03	417.48
	Rating Area 6	Tobacco User/Non-Tobacco User	38	365.37	420.18
	Rating Area 6	Tobacco User/Non-Tobacco User	39	370.07	425.58
	Rating Area 6	Tobacco User/Non-Tobacco User	40	374.76	430.97
	Rating Area 6	Tobacco User/Non-Tobacco User	41	381.79	439.06
	Rating Area 6	Tobacco User/Non-Tobacco User	42	388.54	446.82
	Rating Area 6	Tobacco User/Non-Tobacco User	43	397.92	457.61
	Rating Area 6	Tobacco User/Non-Tobacco User	44	409.65	471.10
	Rating Area 6	Tobacco User/Non-Tobacco User	45	423.43	486.95
	Rating Area 6	Tobacco User/Non-Tobacco User	46	439.86	505.83
	Rating Area 6	Tobacco User/Non-Tobacco User	47	458.33	527.08
	Rating Area 6	Tobacco User/Non-Tobacco User	48	479.44	551.36
	Rating Area 6	Tobacco User/Non-Tobacco User	49	500.26	575.30
	Rating Area 6	Tobacco User/Non-Tobacco User	50	523.72	602.28
	Rating Area 6	Tobacco User/Non-Tobacco User	51	546.89	628.92
	Rating Area 6	Tobacco User/Non-Tobacco User	52	572.40	658.26
	Rating Area 6	Tobacco User/Non-Tobacco User	53	598.20	687.93
	Rating Area 6	Tobacco User/Non-Tobacco User	54	626.06	719.97
	Rating Area 6	Tobacco User/Non-Tobacco User	55	653.92	752.01
	Rating Area 6	Tobacco User/Non-Tobacco User	56	684.12	786.74
	Rating Area 6	Tobacco User/Non-Tobacco User	57	714.62	821.81
	Rating Area 6	Tobacco User/Non-Tobacco User	58	747.17	859.24
	Rating Area 6	Tobacco User/Non-Tobacco User	59	763.30	877.79
	Rating Area 6	Tobacco User/Non-Tobacco User	60	795.85	915.22
	Rating Area 6	Tobacco User/Non-Tobacco User	61	824.00	947.60
	Rating Area 6	Tobacco User/Non-Tobacco User	62	842.47	968.84
	Rating Area 6	Tobacco User/Non-Tobacco User	63	865.64	995.48
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	879.70	1011.66
86199PA0030006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	211.23	211.23
86199PA0030006	Rating Area 8	Tobacco User/Non-Tobacco User	15	230.01	230.01
	Rating Area 8	Tobacco User/Non-Tobacco User	16	237.19	237.19
	Rating Area 8	Tobacco User/Non-Tobacco User	17	244.37	244.37
	Rating Area 8	Tobacco User/Non-Tobacco User	18	252.10	252.10
	Rating Area 8	Tobacco User/Non-Tobacco User	19	259.83	259.83
	Rating Area 8	Tobacco User/Non-Tobacco User	20	267.84	267.84
	Rating Area 8	Tobacco User/Non-Tobacco User	21	276.13	317.55
	Rating Area 8	Tobacco User/Non-Tobacco User	22	276.13	317.55
	Rating Area 8	Tobacco User/Non-Tobacco User	23	276.13	317.55
	Rating Area 8	Tobacco User/Non-Tobacco User	24	276.13	317.55
	Rating Area 8	Tobacco User/Non-Tobacco User	25	277.22	318.81
	Rating Area 8	Tobacco User/Non-Tobacco User	26	282.75	325.16
	Rating Area 8	Tobacco User/Non-Tobacco User	27	289.37	332.78
	Rating Area 8	Tobacco User/Non-Tobacco User	28	300.14	345.16
	Rating Area 8	Tobacco User/Non-Tobacco User	29	308.98	355.32
	Rating Area 8	Tobacco User/Non-Tobacco User	30	313.40	360.40
	Rating Area 8	Tobacco User/Non-Tobacco User	31	320.02	368.03
	Rating Area 8	Tobacco User/Non-Tobacco User	32	326.65	375.65
	Rating Area 8	Tobacco User/Non-Tobacco User	33	330.79	380.41
	Rating Area 8	Tobacco User/Non-Tobacco User	34	335.21	385.49

86199PA0030006	Rating Area 8		Tobacco User/Non-Tobacco User	35	337.42	388.03
	Rating Area 8		Tobacco User/Non-Tobacco User	36	339.63	390.57
	Rating Area 8		Tobacco User/Non-Tobacco User	37	341.84	393.11
	Rating Area 8		Tobacco User/Non-Tobacco User	38	344.04	395.65
	Rating Area 8		Tobacco User/Non-Tobacco User	39	348.46	400.73
	Rating Area 8		Tobacco User/Non-Tobacco User	40	352.88	405.81
	Rating Area 8		Tobacco User/Non-Tobacco User	41	359.51	413.43
	Rating Area 8		Tobacco User/Non-Tobacco User	42	365.86	420.74
	Rating Area 8		Tobacco User/Non-Tobacco User	43	374.69	430.90
	Rating Area 8		Tobacco User/Non-Tobacco User	44	385.74	443.60
	Rating Area 8		Tobacco User/Non-Tobacco User	45	398.72	458.52
	Rating Area 8		Tobacco User/Non-Tobacco User	46	414.18	476.31
	Rating Area 8		Tobacco User/Non-Tobacco User	47	431.57	496.31
	Rating Area 8		Tobacco User/Non-Tobacco User	48	451.45	519.17
	Rating Area 8		Tobacco User/Non-Tobacco User	49	471.06	541.72
	Rating Area 8		Tobacco User/Non-Tobacco User	50	493.15	567.12
	Rating Area 8		Tobacco User/Non-Tobacco User	51	514.96	592.21
	Rating Area 8		Tobacco User/Non-Tobacco User	52	538.98	619.83
	Rating Area 8		Tobacco User/Non-Tobacco User	53	563.28	647.78
	Rating Area 8		Tobacco User/Non-Tobacco User	54	589.51	677.94
	Rating Area 8		Tobacco User/Non-Tobacco User	55	615.75	708.11
	Rating Area 8		Tobacco User/Non-Tobacco User	56	644.19	740.81
	Rating Area 8		Tobacco User/Non-Tobacco User	57	672.90	773.84
	Rating Area 8		Tobacco User/Non-Tobacco User	58	703.55	809.08
	Rating Area 8		Tobacco User/Non-Tobacco User	59	718.74	826.55
	Rating Area 8		Tobacco User/Non-Tobacco User	60	749.39	861.80
	Rating Area 8		Tobacco User/Non-Tobacco User	61	775.89	892.28
	Rating Area 8		Tobacco User/Non-Tobacco User	62	793.29	912.28
	Rating Area 8		Tobacco User/Non-Tobacco User	63	815.10	937.37
	Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	828.35	952.60
86199PA0030005	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	204.14	204.14
86199PA0030005	Rating Area 3		Tobacco User/Non-Tobacco User	15	222.28	222.28
	Rating Area 3		Tobacco User/Non-Tobacco User	16	229.22	229.22
	Rating Area 3		Tobacco User/Non-Tobacco User	17	236.16	236.16
	Rating Area 3		Tobacco User/Non-Tobacco User	18	243.63	243.63
	Rating Area 3		Tobacco User/Non-Tobacco User	19	251.10	251.10
	Rating Area 3		Tobacco User/Non-Tobacco User	20	258.84	258.84
	Rating Area 3		Tobacco User/Non-Tobacco User	21	266.86	306.88
	Rating Area 3		Tobacco User/Non-Tobacco User	22	266.86	306.88
	Rating Area 3		Tobacco User/Non-Tobacco User	23	266.86	306.88
	Rating Area 3		Tobacco User/Non-Tobacco User	24	266.86	306.88
	Rating Area 3		Tobacco User/Non-Tobacco User	25	267.91	308.10
	Rating Area 3		Tobacco User/Non-Tobacco User	26	273.25	314.24
	Rating Area 3		Tobacco User/Non-Tobacco User	27	279.65	321.60
	Rating Area 3		Tobacco User/Non-Tobacco User	28	290.06	333.57
	Rating Area 3		Tobacco User/Non-Tobacco User	29	298.60	343.39
	Rating Area 3		Tobacco User/Non-Tobacco User	30	302.87	348.30
	Rating Area 3		Tobacco User/Non-Tobacco User	31	309.27	355.67
	Rating Area 3		Tobacco User/Non-Tobacco User	32	315.68	363.03
	Rating Area 3		Tobacco User/Non-Tobacco User	33	319.68	367.63
	Rating Area 3		Tobacco User/Non-Tobacco User	34	323.95	372.54
	Rating Area 3		Tobacco User/Non-Tobacco User	35	326.09	375.00
	Rating Area 3		Tobacco User/Non-Tobacco User	36	328.22	377.45
	Rating Area 3		Tobacco User/Non-Tobacco User	37	330.35	379.91
	Rating Area 3		Tobacco User/Non-Tobacco User	38	332.49	382.36
	Rating Area 3		Tobacco User/Non-Tobacco User	39	336.76	387.27
	Rating Area 3		Tobacco User/Non-Tobacco User	40	341.03	392.18
	Rating Area 3		Tobacco User/Non-Tobacco User	41	347.43	399.55
	Rating Area 3		Tobacco User/Non-Tobacco User	42	353.57	406.61
	Rating Area 3		Tobacco User/Non-Tobacco User	43	362.11	416.43
	Rating Area 3		Tobacco User/Non-Tobacco User	44	372.78	428.70
	Rating Area 3		Tobacco User/Non-Tobacco User	45	385.32	443.12
	Rating Area 3		Tobacco User/Non-Tobacco User	46	400.27	460.31
	Rating Area 3		Tobacco User/Non-Tobacco User	47	417.08	479.64
	Rating Area 3		Tobacco User/Non-Tobacco User	48	436.29	501.74
	Rating Area 3		Tobacco User/Non-Tobacco User	49	455.24	523.52
	Rating Area 3		Tobacco User/Non-Tobacco User	50	476.59	548.07

86199PA0030005	Rating Area 3		Tobacco User/Non-Tobacco User	51	497.67	572.32
	Rating Area 3		Tobacco User/Non-Tobacco User	52	520.88	599.01
	Rating Area 3		Tobacco User/Non-Tobacco User	53	544.36	626.02
	Rating Area 3		Tobacco User/Non-Tobacco User	54	569.72	655.17
	Rating Area 3		Tobacco User/Non-Tobacco User	55	595.07	684.33
	Rating Area 3		Tobacco User/Non-Tobacco User	56	622.55	715.93
	Rating Area 3		Tobacco User/Non-Tobacco User	57	650.30	747.85
	Rating Area 3		Tobacco User/Non-Tobacco User	58	679.92	781.91
	Rating Area 3		Tobacco User/Non-Tobacco User	59	694.60	798.79
	Rating Area 3		Tobacco User/Non-Tobacco User	60	724.22	832.85
	Rating Area 3		Tobacco User/Non-Tobacco User	61	749.84	862.31
	Rating Area 3		Tobacco User/Non-Tobacco User	62	766.65	881.64
	Rating Area 3		Tobacco User/Non-Tobacco User	63	787.73	905.89
	Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	800.53	920.61
86199PA0030005	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	240.98	240.98
86199PA0030005	Rating Area 6		Tobacco User/Non-Tobacco User	15	262.40	262.40
	Rating Area 6		Tobacco User/Non-Tobacco User	16	270.59	270.59
	Rating Area 6		Tobacco User/Non-Tobacco User	17	278.78	278.78
	Rating Area 6		Tobacco User/Non-Tobacco User	18	287.60	287.60
	Rating Area 6		Tobacco User/Non-Tobacco User	19	296.42	296.42
	Rating Area 6		Tobacco User/Non-Tobacco User	20	305.56	305.56
	Rating Area 6		Tobacco User/Non-Tobacco User	21	315.02	362.27
	Rating Area 6		Tobacco User/Non-Tobacco User	22	315.02	362.27
	Rating Area 6		Tobacco User/Non-Tobacco User	23	315.02	362.27
	Rating Area 6		Tobacco User/Non-Tobacco User	24	315.02	362.27
	Rating Area 6		Tobacco User/Non-Tobacco User	25	316.27	363.71
	Rating Area 6		Tobacco User/Non-Tobacco User	26	322.57	370.95
	Rating Area 6		Tobacco User/Non-Tobacco User	27	330.13	379.65
	Rating Area 6		Tobacco User/Non-Tobacco User	28	342.41	393.77
	Rating Area 6		Tobacco User/Non-Tobacco User	29	352.49	405.37
	Rating Area 6		Tobacco User/Non-Tobacco User	30	357.53	411.16
	Rating Area 6		Tobacco User/Non-Tobacco User	31	365.09	419.86
	Rating Area 6		Tobacco User/Non-Tobacco User	32	372.65	428.55
	Rating Area 6		Tobacco User/Non-Tobacco User	33	377.38	433.99
	Rating Area 6		Tobacco User/Non-Tobacco User	34	382.42	439.78
	Rating Area 6		Tobacco User/Non-Tobacco User	35	384.94	442.68
	Rating Area 6		Tobacco User/Non-Tobacco User	36	387.46	445.58
	Rating Area 6		Tobacco User/Non-Tobacco User	37	389.98	448.48
	Rating Area 6		Tobacco User/Non-Tobacco User	38	392.50	451.37
	Rating Area 6		Tobacco User/Non-Tobacco User	39	397.54	457.17
	Rating Area 6		Tobacco User/Non-Tobacco User	40	402.58	462.97
	Rating Area 6		Tobacco User/Non-Tobacco User	41	410.14	471.66
	Rating Area 6		Tobacco User/Non-Tobacco User	42	417.38	479.99
	Rating Area 6		Tobacco User/Non-Tobacco User	43	427.46	491.58
	Rating Area 6		Tobacco User/Non-Tobacco User	44	440.07	506.08
	Rating Area 6		Tobacco User/Non-Tobacco User	45	454.87	523.10
	Rating Area 6		Tobacco User/Non-Tobacco User	46	472.51	543.39
	Rating Area 6		Tobacco User/Non-Tobacco User	47	492.36	566.21
	Rating Area 6		Tobacco User/Non-Tobacco User	48	515.04	592.29
	Rating Area 6		Tobacco User/Non-Tobacco User	49	537.40	618.01
	Rating Area 6		Tobacco User/Non-Tobacco User	50	562.60	646.99
	Rating Area 6		Tobacco User/Non-Tobacco User	51	587.49	675.61
	Rating Area 6		Tobacco User/Non-Tobacco User	52	614.89	707.13
	Rating Area 6		Tobacco User/Non-Tobacco User	53	642.61	739.01
	Rating Area 6		Tobacco User/Non-Tobacco User	54	672.54	773.42
	Rating Area 6		Tobacco User/Non-Tobacco User	55	702.47	807.84
	Rating Area 6		Tobacco User/Non-Tobacco User	56	734.91	845.15
	Rating Area 6		Tobacco User/Non-Tobacco User	57	767.67	882.82
	Rating Area 6		Tobacco User/Non-Tobacco User	58	802.64	923.03
	Rating Area 6		Tobacco User/Non-Tobacco User	59	819.96	942.96
	Rating Area 6		Tobacco User/Non-Tobacco User	60	854.93	983.17
	Rating Area 6		Tobacco User/Non-Tobacco User	61	885.17	1017.95
	Rating Area 6		Tobacco User/Non-Tobacco User	62	905.02	1040.77
	Rating Area 6		Tobacco User/Non-Tobacco User	63	929.90	1069.39
	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	945.01	1086.77
86199PA0030005	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	226.91	226.91
86199PA0030005		Rating Area 8	Tobacco User/Non-Tobacco User	15	247.08	247.08

86199PA0030005 Rating Area 8	Tobacco User/Non-Tobacco User		16	254.80	254.80
	Tobacco User/Non-Tobacco User		17	262.51	262.51
	Tobacco User/Non-Tobacco User		18	270.81	270.81
	Tobacco User/Non-Tobacco User		19	279.12	279.12
	Tobacco User/Non-Tobacco User		20	287.72	287.72
	Tobacco User/Non-Tobacco User		21	296.63	341.12
	Tobacco User/Non-Tobacco User		22	296.63	341.12
	Tobacco User/Non-Tobacco User		23	296.63	341.12
	Tobacco User/Non-Tobacco User		24	296.63	341.12
	Tobacco User/Non-Tobacco User		25	297.80	342.48
	Tobacco User/Non-Tobacco User		26	303.74	349.30
	Tobacco User/Non-Tobacco User		27	310.86	357.48
	Tobacco User/Non-Tobacco User		28	322.42	370.79
	Tobacco User/Non-Tobacco User		29	331.92	381.70
	Tobacco User/Non-Tobacco User		30	336.66	387.16
	Tobacco User/Non-Tobacco User		31	343.78	395.35
	Tobacco User/Non-Tobacco User		32	350.90	403.53
	Tobacco User/Non-Tobacco User		33	355.35	408.65
	Tobacco User/Non-Tobacco User		34	360.09	414.11
	Tobacco User/Non-Tobacco User		35	362.47	416.84
	Tobacco User/Non-Tobacco User		36	364.84	419.57
	Tobacco User/Non-Tobacco User		37	367.21	422.30
	Tobacco User/Non-Tobacco User		38	369.59	425.02
	Tobacco User/Non-Tobacco User		39	374.33	430.48
	Tobacco User/Non-Tobacco User		40	379.08	435.94
	Tobacco User/Non-Tobacco User		41	386.20	444.13
	Tobacco User/Non-Tobacco User		42	393.02	451.97
	Tobacco User/Non-Tobacco User		43	402.51	462.89
	Tobacco User/Non-Tobacco User		44	414.38	476.53
	Tobacco User/Non-Tobacco User		45	428.32	492.56
	Tobacco User/Non-Tobacco User		46	444.93	511.67
	Tobacco User/Non-Tobacco User		47	463.61	533.16
	Tobacco User/Non-Tobacco User		48	484.97	557.72
	Tobacco User/Non-Tobacco User		49	506.03	581.94
	Tobacco User/Non-Tobacco User		50	529.76	609.22
	Tobacco User/Non-Tobacco User		51	553.19	636.17
	Tobacco User/Non-Tobacco User		52	579.00	665.85
	Tobacco User/Non-Tobacco User		53	605.10	695.87
	Tobacco User/Non-Tobacco User		54	633.28	728.27
	Tobacco User/Non-Tobacco User		55	661.46	760.68
	Tobacco User/Non-Tobacco User		56	692.01	795.81
	Tobacco User/Non-Tobacco User		57	722.86	831.29
	Tobacco User/Non-Tobacco User		58	755.78	869.15
	Tobacco User/Non-Tobacco User		59	772.10	887.91
	Tobacco User/Non-Tobacco User		60	805.02	925.78
	Tobacco User/Non-Tobacco User		61	833.50	958.52
	Tobacco User/Non-Tobacco User		62	852.18	980.01
	Tobacco User/Non-Tobacco User		63	875.62	1006.96
	Tobacco User/Non-Tobacco User		64 and over	889.84	1023.32
86199PA0030002 Rating Area 3	Tobacco User/Non-Tobacco User		0-14	202.86	202.86
86199PA0030002 Rating Area 3	Tobacco User/Non-Tobacco User		15	220.89	220.89
	Tobacco User/Non-Tobacco User		16	227.79	227.79
	Tobacco User/Non-Tobacco User		17	234.68	234.68
	Tobacco User/Non-Tobacco User		18	242.11	242.11
	Tobacco User/Non-Tobacco User		19	249.53	249.53
	Tobacco User/Non-Tobacco User		20	257.22	257.22
	Tobacco User/Non-Tobacco User		21	265.19	304.96
	Tobacco User/Non-Tobacco User		22	265.19	304.96
	Tobacco User/Non-Tobacco User		23	265.19	304.96
	Tobacco User/Non-Tobacco User		24	265.19	304.96
	Tobacco User/Non-Tobacco User		25	266.24	306.17
	Tobacco User/Non-Tobacco User		26	271.54	312.27
	Tobacco User/Non-Tobacco User		27	277.90	319.59
	Tobacco User/Non-Tobacco User		28	288.25	331.48
	Tobacco User/Non-Tobacco User		29	296.73	341.24
	Tobacco User/Non-Tobacco User		30	300.98	346.12
	Tobacco User/Non-Tobacco User		31	307.34	353.44

86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	32	313.70	360.76
	Rating Area 3	Tobacco User/Non-Tobacco User	33	317.68	365.33
	Rating Area 3	Tobacco User/Non-Tobacco User	34	321.92	370.21
	Rating Area 3	Tobacco User/Non-Tobacco User	35	324.05	372.65
	Rating Area 3	Tobacco User/Non-Tobacco User	36	326.17	375.09
	Rating Area 3	Tobacco User/Non-Tobacco User	37	328.29	377.53
	Rating Area 3	Tobacco User/Non-Tobacco User	38	330.41	379.97
	Rating Area 3	Tobacco User/Non-Tobacco User	39	334.65	384.85
	Rating Area 3	Tobacco User/Non-Tobacco User	40	338.90	389.73
	Rating Area 3	Tobacco User/Non-Tobacco User	41	345.26	397.05
	Rating Area 3	Tobacco User/Non-Tobacco User	42	351.36	404.06
	Rating Area 3	Tobacco User/Non-Tobacco User	43	359.84	413.82
	Rating Area 3	Tobacco User/Non-Tobacco User	44	370.45	426.02
	Rating Area 3	Tobacco User/Non-Tobacco User	45	382.91	440.35
	Rating Area 3	Tobacco User/Non-Tobacco User	46	397.76	457.43
	Rating Area 3	Tobacco User/Non-Tobacco User	47	414.47	476.64
	Rating Area 3	Tobacco User/Non-Tobacco User	48	433.56	498.60
	Rating Area 3	Tobacco User/Non-Tobacco User	49	452.39	520.25
	Rating Area 3	Tobacco User/Non-Tobacco User	50	473.60	544.65
	Rating Area 3	Tobacco User/Non-Tobacco User	51	494.55	568.74
	Rating Area 3	Tobacco User/Non-Tobacco User	52	517.62	595.27
	Rating Area 3	Tobacco User/Non-Tobacco User	53	540.96	622.10
	Rating Area 3	Tobacco User/Non-Tobacco User	54	566.15	651.07
	Rating Area 3	Tobacco User/Non-Tobacco User	55	591.34	680.04
	Rating Area 3	Tobacco User/Non-Tobacco User	56	618.66	711.45
	Rating Area 3	Tobacco User/Non-Tobacco User	57	646.23	743.17
	Rating Area 3	Tobacco User/Non-Tobacco User	58	675.67	777.02
	Rating Area 3	Tobacco User/Non-Tobacco User	59	690.25	793.79
	Rating Area 3	Tobacco User/Non-Tobacco User	60	719.69	827.64
	Rating Area 3	Tobacco User/Non-Tobacco User	61	745.15	856.92
	Rating Area 3	Tobacco User/Non-Tobacco User	62	761.85	876.13
	Rating Area 3	Tobacco User/Non-Tobacco User	63	782.80	900.22
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	795.52	914.85
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	239.47	239.47
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	15	260.76	260.76
	Rating Area 6	Tobacco User/Non-Tobacco User	16	268.90	268.90
	Rating Area 6	Tobacco User/Non-Tobacco User	17	277.04	277.04
	Rating Area 6	Tobacco User/Non-Tobacco User	18	285.80	285.80
	Rating Area 6	Tobacco User/Non-Tobacco User	19	294.57	294.57
	Rating Area 6	Tobacco User/Non-Tobacco User	20	303.65	303.65
	Rating Area 6	Tobacco User/Non-Tobacco User	21	313.05	360.00
	Rating Area 6	Tobacco User/Non-Tobacco User	22	313.05	360.00
	Rating Area 6	Tobacco User/Non-Tobacco User	23	313.05	360.00
	Rating Area 6	Tobacco User/Non-Tobacco User	24	313.05	360.00
	Rating Area 6	Tobacco User/Non-Tobacco User	25	314.29	361.43
	Rating Area 6	Tobacco User/Non-Tobacco User	26	320.55	368.63
	Rating Area 6	Tobacco User/Non-Tobacco User	27	328.06	377.27
	Rating Area 6	Tobacco User/Non-Tobacco User	28	340.27	391.31
	Rating Area 6	Tobacco User/Non-Tobacco User	29	350.29	402.83
	Rating Area 6	Tobacco User/Non-Tobacco User	30	355.30	408.59
	Rating Area 6	Tobacco User/Non-Tobacco User	31	362.81	417.23
	Rating Area 6	Tobacco User/Non-Tobacco User	32	370.32	425.87
	Rating Area 6	Tobacco User/Non-Tobacco User	33	375.02	431.27
	Rating Area 6	Tobacco User/Non-Tobacco User	34	380.03	437.03
	Rating Area 6	Tobacco User/Non-Tobacco User	35	382.53	439.91
	Rating Area 6	Tobacco User/Non-Tobacco User	36	385.04	442.79
	Rating Area 6	Tobacco User/Non-Tobacco User	37	387.54	445.67
	Rating Area 6	Tobacco User/Non-Tobacco User	38	390.04	448.55
	Rating Area 6	Tobacco User/Non-Tobacco User	39	395.05	454.31
	Rating Area 6	Tobacco User/Non-Tobacco User	40	400.06	460.07
	Rating Area 6	Tobacco User/Non-Tobacco User	41	407.57	468.71
	Rating Area 6	Tobacco User/Non-Tobacco User	42	414.77	476.99
	Rating Area 6	Tobacco User/Non-Tobacco User	43	424.79	488.51
	Rating Area 6	Tobacco User/Non-Tobacco User	44	437.31	502.91
	Rating Area 6	Tobacco User/Non-Tobacco User	45	452.03	519.83
	Rating Area 6	Tobacco User/Non-Tobacco User	46	469.56	539.99
	Rating Area 6	Tobacco User/Non-Tobacco User	47	489.28	562.67

86199PA0030002	Rating Area 6		Tobacco User/Non-Tobacco User	48	511.82	588.59
	Rating Area 6		Tobacco User/Non-Tobacco User	49	534.04	614.15
	Rating Area 6		Tobacco User/Non-Tobacco User	50	559.08	642.95
	Rating Area 6		Tobacco User/Non-Tobacco User	51	583.81	671.39
	Rating Area 6		Tobacco User/Non-Tobacco User	52	611.05	702.70
	Rating Area 6		Tobacco User/Non-Tobacco User	53	638.59	734.38
	Rating Area 6		Tobacco User/Non-Tobacco User	54	668.33	768.58
	Rating Area 6		Tobacco User/Non-Tobacco User	55	698.07	802.78
	Rating Area 6		Tobacco User/Non-Tobacco User	56	730.31	839.86
	Rating Area 6		Tobacco User/Non-Tobacco User	57	762.87	877.30
	Rating Area 6		Tobacco User/Non-Tobacco User	58	797.62	917.26
	Rating Area 6		Tobacco User/Non-Tobacco User	59	814.83	937.06
	Rating Area 6		Tobacco User/Non-Tobacco User	60	849.58	977.02
	Rating Area 6		Tobacco User/Non-Tobacco User	61	879.63	1011.58
	Rating Area 6		Tobacco User/Non-Tobacco User	62	899.35	1034.26
	Rating Area 6		Tobacco User/Non-Tobacco User	63	924.08	1062.70
	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	939.10	1079.97
86199PA0030002	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	225.49	225.49
86199PA0030002	Rating Area 8		Tobacco User/Non-Tobacco User	15	245.54	245.54
	Rating Area 8		Tobacco User/Non-Tobacco User	16	253.20	253.20
	Rating Area 8		Tobacco User/Non-Tobacco User	17	260.87	260.87
	Rating Area 8		Tobacco User/Non-Tobacco User	18	269.12	269.12
	Rating Area 8		Tobacco User/Non-Tobacco User	19	277.37	277.37
	Rating Area 8		Tobacco User/Non-Tobacco User	20	285.92	285.92
	Rating Area 8		Tobacco User/Non-Tobacco User	21	294.77	338.99
	Rating Area 8		Tobacco User/Non-Tobacco User	22	294.77	338.99
	Rating Area 8		Tobacco User/Non-Tobacco User	23	294.77	338.99
	Rating Area 8		Tobacco User/Non-Tobacco User	24	294.77	338.99
	Rating Area 8		Tobacco User/Non-Tobacco User	25	295.94	340.33
	Rating Area 8		Tobacco User/Non-Tobacco User	26	301.84	347.11
	Rating Area 8		Tobacco User/Non-Tobacco User	27	308.91	355.25
	Rating Area 8		Tobacco User/Non-Tobacco User	28	320.41	368.47
	Rating Area 8		Tobacco User/Non-Tobacco User	29	329.84	379.32
	Rating Area 8		Tobacco User/Non-Tobacco User	30	334.56	384.74
	Rating Area 8		Tobacco User/Non-Tobacco User	31	341.63	392.87
	Rating Area 8		Tobacco User/Non-Tobacco User	32	348.70	401.01
	Rating Area 8		Tobacco User/Non-Tobacco User	33	353.13	406.09
	Rating Area 8		Tobacco User/Non-Tobacco User	34	357.84	411.52
	Rating Area 8		Tobacco User/Non-Tobacco User	35	360.20	414.23
	Rating Area 8		Tobacco User/Non-Tobacco User	36	362.56	416.94
	Rating Area 8		Tobacco User/Non-Tobacco User	37	364.92	419.65
	Rating Area 8		Tobacco User/Non-Tobacco User	38	367.27	422.37
	Rating Area 8		Tobacco User/Non-Tobacco User	39	371.99	427.79
	Rating Area 8		Tobacco User/Non-Tobacco User	40	376.71	433.21
	Rating Area 8		Tobacco User/Non-Tobacco User	41	383.78	441.35
	Rating Area 8		Tobacco User/Non-Tobacco User	42	390.56	449.14
	Rating Area 8		Tobacco User/Non-Tobacco User	43	399.99	459.99
	Rating Area 8		Tobacco User/Non-Tobacco User	44	411.78	473.55
	Rating Area 8		Tobacco User/Non-Tobacco User	45	425.64	489.48
	Rating Area 8		Tobacco User/Non-Tobacco User	46	442.14	508.47
	Rating Area 8		Tobacco User/Non-Tobacco User	47	460.71	529.82
	Rating Area 8		Tobacco User/Non-Tobacco User	48	481.94	554.23
	Rating Area 8		Tobacco User/Non-Tobacco User	49	502.87	578.29
	Rating Area 8		Tobacco User/Non-Tobacco User	50	526.45	605.41
	Rating Area 8		Tobacco User/Non-Tobacco User	51	549.73	632.19
	Rating Area 8		Tobacco User/Non-Tobacco User	52	575.38	661.68
	Rating Area 8		Tobacco User/Non-Tobacco User	53	601.32	691.51
	Rating Area 8		Tobacco User/Non-Tobacco User	54	629.32	723.72
	Rating Area 8		Tobacco User/Non-Tobacco User	55	657.32	755.92
	Rating Area 8		Tobacco User/Non-Tobacco User	56	687.68	790.83
	Rating Area 8		Tobacco User/Non-Tobacco User	57	718.34	826.09
	Rating Area 8		Tobacco User/Non-Tobacco User	58	751.06	863.71
	Rating Area 8		Tobacco User/Non-Tobacco User	59	767.27	882.36
	Rating Area 8		Tobacco User/Non-Tobacco User	60	799.99	919.98
	Rating Area 8		Tobacco User/Non-Tobacco User	61	828.28	952.53
	Rating Area 8		Tobacco User/Non-Tobacco User	62	846.85	973.88
	Rating Area 8		Tobacco User/Non-Tobacco User	63	870.14	1000.66

86199PA0030002 Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	884.28	1016.92
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	205.72	205.72
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	15	224.01	224.01
	Rating Area 3	Tobacco User/Non-Tobacco User	16	231.00	231.00
	Rating Area 3	Tobacco User/Non-Tobacco User	17	237.99	237.99
	Rating Area 3	Tobacco User/Non-Tobacco User	18	245.52	245.52
	Rating Area 3	Tobacco User/Non-Tobacco User	19	253.05	253.05
	Rating Area 3	Tobacco User/Non-Tobacco User	20	260.85	260.85
	Rating Area 3	Tobacco User/Non-Tobacco User	21	268.93	309.26
	Rating Area 3	Tobacco User/Non-Tobacco User	22	268.93	309.26
	Rating Area 3	Tobacco User/Non-Tobacco User	23	268.93	309.26
	Rating Area 3	Tobacco User/Non-Tobacco User	24	268.93	309.26
	Rating Area 3	Tobacco User/Non-Tobacco User	25	269.99	310.49
	Rating Area 3	Tobacco User/Non-Tobacco User	26	275.37	316.68
	Rating Area 3	Tobacco User/Non-Tobacco User	27	281.82	324.10
	Rating Area 3	Tobacco User/Non-Tobacco User	28	292.31	336.16
	Rating Area 3	Tobacco User/Non-Tobacco User	29	300.92	346.06
	Rating Area 3	Tobacco User/Non-Tobacco User	30	305.22	351.00
	Rating Area 3	Tobacco User/Non-Tobacco User	31	311.67	358.43
	Rating Area 3	Tobacco User/Non-Tobacco User	32	318.13	365.85
	Rating Area 3	Tobacco User/Non-Tobacco User	33	322.16	370.49
	Rating Area 3	Tobacco User/Non-Tobacco User	34	326.46	375.43
	Rating Area 3	Tobacco User/Non-Tobacco User	35	328.62	377.91
	Rating Area 3	Tobacco User/Non-Tobacco User	36	330.77	380.38
	Rating Area 3	Tobacco User/Non-Tobacco User	37	332.92	382.86
	Rating Area 3	Tobacco User/Non-Tobacco User	38	335.07	385.33
	Rating Area 3	Tobacco User/Non-Tobacco User	39	339.37	390.28
	Rating Area 3	Tobacco User/Non-Tobacco User	40	343.68	395.23
	Rating Area 3	Tobacco User/Non-Tobacco User	41	350.13	402.65
	Rating Area 3	Tobacco User/Non-Tobacco User	42	356.31	409.76
	Rating Area 3	Tobacco User/Non-Tobacco User	43	364.92	419.66
	Rating Area 3	Tobacco User/Non-Tobacco User	44	375.68	432.03
	Rating Area 3	Tobacco User/Non-Tobacco User	45	388.32	446.56
	Rating Area 3	Tobacco User/Non-Tobacco User	46	403.37	463.88
	Rating Area 3	Tobacco User/Non-Tobacco User	47	420.32	483.36
	Rating Area 3	Tobacco User/Non-Tobacco User	48	439.68	505.63
	Rating Area 3	Tobacco User/Non-Tobacco User	49	458.77	527.59
	Rating Area 3	Tobacco User/Non-Tobacco User	50	480.29	552.33
	Rating Area 3	Tobacco User/Non-Tobacco User	51	501.53	576.76
	Rating Area 3	Tobacco User/Non-Tobacco User	52	524.93	603.66
	Rating Area 3	Tobacco User/Non-Tobacco User	53	548.59	630.88
	Rating Area 3	Tobacco User/Non-Tobacco User	54	574.14	660.26
	Rating Area 3	Tobacco User/Non-Tobacco User	55	599.68	689.64
	Rating Area 3	Tobacco User/Non-Tobacco User	56	627.38	721.49
	Rating Area 3	Tobacco User/Non-Tobacco User	57	655.35	753.65
	Rating Area 3	Tobacco User/Non-Tobacco User	58	685.20	787.98
	Rating Area 3	Tobacco User/Non-Tobacco User	59	699.99	804.99
	Rating Area 3	Tobacco User/Non-Tobacco User	60	729.84	839.32
	Rating Area 3	Tobacco User/Non-Tobacco User	61	755.66	869.00
	Rating Area 3	Tobacco User/Non-Tobacco User	62	772.60	888.49
	Rating Area 3	Tobacco User/Non-Tobacco User	63	793.84	912.92
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	806.74	927.75
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	242.85	242.85
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	15	264.44	264.44
	Rating Area 6	Tobacco User/Non-Tobacco User	16	272.69	272.69
	Rating Area 6	Tobacco User/Non-Tobacco User	17	280.95	280.95
	Rating Area 6	Tobacco User/Non-Tobacco User	18	289.83	289.83
	Rating Area 6	Tobacco User/Non-Tobacco User	19	298.72	298.72
	Rating Area 6	Tobacco User/Non-Tobacco User	20	307.93	307.93
	Rating Area 6	Tobacco User/Non-Tobacco User	21	317.46	365.08
	Rating Area 6	Tobacco User/Non-Tobacco User	22	317.46	365.08
	Rating Area 6	Tobacco User/Non-Tobacco User	23	317.46	365.08
	Rating Area 6	Tobacco User/Non-Tobacco User	24	317.46	365.08
	Rating Area 6	Tobacco User/Non-Tobacco User	25	318.72	366.53
	Rating Area 6	Tobacco User/Non-Tobacco User	26	325.07	373.83
	Rating Area 6	Tobacco User/Non-Tobacco User	27	332.69	382.59
	Rating Area 6	Tobacco User/Non-Tobacco User	28	345.07	396.83

86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	29	355.23	408.51
	Rating Area 6	Tobacco User/Non-Tobacco User	30	360.31	414.35
	Rating Area 6	Tobacco User/Non-Tobacco User	31	367.93	423.12
	Rating Area 6	Tobacco User/Non-Tobacco User	32	375.55	431.88
	Rating Area 6	Tobacco User/Non-Tobacco User	33	380.31	437.35
	Rating Area 6	Tobacco User/Non-Tobacco User	34	385.39	443.19
	Rating Area 6	Tobacco User/Non-Tobacco User	35	387.93	446.12
	Rating Area 6	Tobacco User/Non-Tobacco User	36	390.47	449.04
	Rating Area 6	Tobacco User/Non-Tobacco User	37	393.01	451.96
	Rating Area 6	Tobacco User/Non-Tobacco User	38	395.55	454.88
	Rating Area 6	Tobacco User/Non-Tobacco User	39	400.62	460.72
	Rating Area 6	Tobacco User/Non-Tobacco User	40	405.70	466.56
	Rating Area 6	Tobacco User/Non-Tobacco User	41	413.32	475.32
	Rating Area 6	Tobacco User/Non-Tobacco User	42	420.62	483.72
	Rating Area 6	Tobacco User/Non-Tobacco User	43	430.78	495.40
	Rating Area 6	Tobacco User/Non-Tobacco User	44	443.48	510.00
	Rating Area 6	Tobacco User/Non-Tobacco User	45	458.40	527.16
	Rating Area 6	Tobacco User/Non-Tobacco User	46	476.18	547.60
	Rating Area 6	Tobacco User/Non-Tobacco User	47	496.18	570.60
	Rating Area 6	Tobacco User/Non-Tobacco User	48	519.03	596.89
	Rating Area 6	Tobacco User/Non-Tobacco User	49	541.57	622.81
	Rating Area 6	Tobacco User/Non-Tobacco User	50	566.97	652.02
	Rating Area 6	Tobacco User/Non-Tobacco User	51	592.05	680.86
	Rating Area 6	Tobacco User/Non-Tobacco User	52	619.67	712.62
	Rating Area 6	Tobacco User/Non-Tobacco User	53	647.60	744.74
	Rating Area 6	Tobacco User/Non-Tobacco User	54	677.76	779.42
	Rating Area 6	Tobacco User/Non-Tobacco User	55	707.92	814.11
	Rating Area 6	Tobacco User/Non-Tobacco User	56	740.62	851.71
	Rating Area 6	Tobacco User/Non-Tobacco User	57	773.63	889.68
	Rating Area 6	Tobacco User/Non-Tobacco User	58	808.87	930.20
	Rating Area 6	Tobacco User/Non-Tobacco User	59	826.33	950.28
	Rating Area 6	Tobacco User/Non-Tobacco User	60	861.57	990.80
	Rating Area 6	Tobacco User/Non-Tobacco User	61	892.04	1025.85
	Rating Area 6	Tobacco User/Non-Tobacco User	62	912.04	1048.85
	Rating Area 6	Tobacco User/Non-Tobacco User	63	937.12	1077.69
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	952.35	1095.20
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	228.67	228.67
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	15	249.00	249.00
	Rating Area 8	Tobacco User/Non-Tobacco User	16	256.77	256.77
	Rating Area 8	Tobacco User/Non-Tobacco User	17	264.54	264.54
	Rating Area 8	Tobacco User/Non-Tobacco User	18	272.91	272.91
	Rating Area 8	Tobacco User/Non-Tobacco User	19	281.28	281.28
	Rating Area 8	Tobacco User/Non-Tobacco User	20	289.95	289.95
	Rating Area 8	Tobacco User/Non-Tobacco User	21	298.93	343.77
	Rating Area 8	Tobacco User/Non-Tobacco User	22	298.93	343.77
	Rating Area 8	Tobacco User/Non-Tobacco User	23	298.93	343.77
	Rating Area 8	Tobacco User/Non-Tobacco User	24	298.93	343.77
	Rating Area 8	Tobacco User/Non-Tobacco User	25	300.12	345.13
	Rating Area 8	Tobacco User/Non-Tobacco User	26	306.09	352.01
	Rating Area 8	Tobacco User/Non-Tobacco User	27	313.27	360.26
	Rating Area 8	Tobacco User/Non-Tobacco User	28	324.93	373.67
	Rating Area 8	Tobacco User/Non-Tobacco User	29	334.49	384.67
	Rating Area 8	Tobacco User/Non-Tobacco User	30	339.27	390.17
	Rating Area 8	Tobacco User/Non-Tobacco User	31	346.45	398.42
	Rating Area 8	Tobacco User/Non-Tobacco User	32	353.62	406.67
	Rating Area 8	Tobacco User/Non-Tobacco User	33	358.11	411.82
	Rating Area 8	Tobacco User/Non-Tobacco User	34	362.89	417.32
	Rating Area 8	Tobacco User/Non-Tobacco User	35	365.28	420.07
	Rating Area 8	Tobacco User/Non-Tobacco User	36	367.67	422.82
	Rating Area 8	Tobacco User/Non-Tobacco User	37	370.06	425.57
	Rating Area 8	Tobacco User/Non-Tobacco User	38	372.45	428.32
	Rating Area 8	Tobacco User/Non-Tobacco User	39	377.24	433.82
	Rating Area 8	Tobacco User/Non-Tobacco User	40	382.02	439.32
	Rating Area 8	Tobacco User/Non-Tobacco User	41	389.19	447.57
	Rating Area 8	Tobacco User/Non-Tobacco User	42	396.07	455.48
	Rating Area 8	Tobacco User/Non-Tobacco User	43	405.63	466.48
	Rating Area 8	Tobacco User/Non-Tobacco User	44	417.59	480.23

86199PA0030001	Rating Area 8		Tobacco User/Non-Tobacco User	45	431.64	496.39
	Rating Area 8		Tobacco User/Non-Tobacco User	46	448.38	515.64
	Rating Area 8		Tobacco User/Non-Tobacco User	47	467.21	537.29
	Rating Area 8		Tobacco User/Non-Tobacco User	48	488.73	562.05
	Rating Area 8		Tobacco User/Non-Tobacco User	49	509.96	586.45
	Rating Area 8		Tobacco User/Non-Tobacco User	50	533.87	613.95
	Rating Area 8		Tobacco User/Non-Tobacco User	51	557.49	641.11
	Rating Area 8		Tobacco User/Non-Tobacco User	52	583.49	671.02
	Rating Area 8		Tobacco User/Non-Tobacco User	53	609.80	701.27
	Rating Area 8		Tobacco User/Non-Tobacco User	54	638.20	733.92
	Rating Area 8		Tobacco User/Non-Tobacco User	55	666.59	766.58
	Rating Area 8		Tobacco User/Non-Tobacco User	56	697.38	801.99
	Rating Area 8		Tobacco User/Non-Tobacco User	57	728.47	837.74
	Rating Area 8		Tobacco User/Non-Tobacco User	58	761.65	875.90
	Rating Area 8		Tobacco User/Non-Tobacco User	59	778.09	894.80
	Rating Area 8		Tobacco User/Non-Tobacco User	60	811.27	932.96
	Rating Area 8		Tobacco User/Non-Tobacco User	61	839.97	965.96
	Rating Area 8		Tobacco User/Non-Tobacco User	62	858.80	987.62
	Rating Area 8		Tobacco User/Non-Tobacco User	63	882.41	1014.77
	Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	896.75	1031.27
86199PA0020025	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	255.71	255.71
86199PA0020025	Rating Area 3		Tobacco User/Non-Tobacco User	15	278.44	278.44
	Rating Area 3		Tobacco User/Non-Tobacco User	16	287.14	287.14
	Rating Area 3		Tobacco User/Non-Tobacco User	17	295.83	295.83
	Rating Area 3		Tobacco User/Non-Tobacco User	18	305.19	305.19
	Rating Area 3		Tobacco User/Non-Tobacco User	19	314.55	314.55
	Rating Area 3		Tobacco User/Non-Tobacco User	20	324.24	324.24
	Rating Area 3		Tobacco User/Non-Tobacco User	21	334.28	384.42
	Rating Area 3		Tobacco User/Non-Tobacco User	22	334.28	384.42
	Rating Area 3		Tobacco User/Non-Tobacco User	23	334.28	384.42
	Rating Area 3		Tobacco User/Non-Tobacco User	24	334.28	384.42
	Rating Area 3		Tobacco User/Non-Tobacco User	25	335.60	385.94
	Rating Area 3		Tobacco User/Non-Tobacco User	26	342.29	393.63
	Rating Area 3		Tobacco User/Non-Tobacco User	27	350.31	402.86
	Rating Area 3		Tobacco User/Non-Tobacco User	28	363.35	417.85
	Rating Area 3		Tobacco User/Non-Tobacco User	29	374.04	430.15
	Rating Area 3		Tobacco User/Non-Tobacco User	30	379.39	436.30
	Rating Area 3		Tobacco User/Non-Tobacco User	31	387.42	445.53
	Rating Area 3		Tobacco User/Non-Tobacco User	32	395.44	454.75
	Rating Area 3		Tobacco User/Non-Tobacco User	33	400.45	460.52
	Rating Area 3		Tobacco User/Non-Tobacco User	34	405.80	466.67
	Rating Area 3		Tobacco User/Non-Tobacco User	35	408.47	469.75
	Rating Area 3		Tobacco User/Non-Tobacco User	36	411.15	472.82
	Rating Area 3		Tobacco User/Non-Tobacco User	37	413.82	475.90
	Rating Area 3		Tobacco User/Non-Tobacco User	38	416.50	478.97
	Rating Area 3		Tobacco User/Non-Tobacco User	39	421.84	485.12
	Rating Area 3		Tobacco User/Non-Tobacco User	40	427.19	491.27
	Rating Area 3		Tobacco User/Non-Tobacco User	41	435.22	500.50
	Rating Area 3		Tobacco User/Non-Tobacco User	42	442.90	509.34
	Rating Area 3		Tobacco User/Non-Tobacco User	43	453.60	521.64
	Rating Area 3		Tobacco User/Non-Tobacco User	44	466.97	537.02
	Rating Area 3		Tobacco User/Non-Tobacco User	45	482.68	555.08
	Rating Area 3		Tobacco User/Non-Tobacco User	46	501.40	576.61
	Rating Area 3		Tobacco User/Non-Tobacco User	47	522.46	600.83
	Rating Area 3		Tobacco User/Non-Tobacco User	48	546.53	628.51
	Rating Area 3		Tobacco User/Non-Tobacco User	49	570.26	655.80
	Rating Area 3		Tobacco User/Non-Tobacco User	50	597.00	686.55
	Rating Area 3		Tobacco User/Non-Tobacco User	51	623.41	716.92
	Rating Area 3		Tobacco User/Non-Tobacco User	52	652.49	750.36
	Rating Area 3		Tobacco User/Non-Tobacco User	53	681.90	784.19
	Rating Area 3		Tobacco User/Non-Tobacco User	54	713.66	820.71
	Rating Area 3		Tobacco User/Non-Tobacco User	55	745.42	857.23
	Rating Area 3		Tobacco User/Non-Tobacco User	56	779.84	896.82
	Rating Area 3		Tobacco User/Non-Tobacco User	57	814.61	936.80
	Rating Area 3		Tobacco User/Non-Tobacco User	58	851.71	979.47
	Rating Area 3		Tobacco User/Non-Tobacco User	59	870.10	1000.61
	Rating Area 3		Tobacco User/Non-Tobacco User	60	907.20	1043.28

86199PA0020025 Rating Area 3			Tobacco User/Non-Tobacco User	61	939.29	1080.18
86199PA0020025 Rating Area 3			Tobacco User/Non-Tobacco User	62	960.35	1104.40
86199PA0020025 Rating Area 3			Tobacco User/Non-Tobacco User	63	986.76	1134.77
86199PA0020025 Rating Area 3			Tobacco User/Non-Tobacco User	64 and over	1002.79	1153.21
86199PA0020025	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	301.87	301.87
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	15	328.70	328.70
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	16	338.96	338.96
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	17	349.22	349.22
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	18	360.27	360.27
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	19	371.32	371.32
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	20	382.76	382.76
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	21	394.61	453.80
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	22	394.61	453.80
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	23	394.61	453.80
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	24	394.61	453.80
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	25	396.18	455.60
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	26	404.07	464.68
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	27	413.54	475.57
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	28	428.93	493.27
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	29	441.55	507.79
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	30	447.87	515.05
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	31	457.34	525.94
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	32	466.81	536.83
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	33	472.73	543.64
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	34	479.04	550.90
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	35	482.20	554.53
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	36	485.35	558.16
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	37	488.51	561.79
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	38	491.67	565.42
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	39	497.98	572.68
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	40	504.30	579.94
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	41	513.77	590.83
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	42	522.84	601.27
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	43	535.47	615.79
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	44	551.25	633.94
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	45	569.80	655.27
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	46	591.90	680.68
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	47	616.76	709.27
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	48	645.17	741.94
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	49	673.18	774.16
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	50	704.75	810.46
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	51	735.92	846.31
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	52	770.25	885.79
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	53	804.98	925.73
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	54	842.47	968.83
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	55	879.95	1011.94
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	56	920.60	1058.68
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	57	961.63	1105.88
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	58	1005.43	1156.25
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	59	1027.14	1181.21
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	60	1070.94	1231.58
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	61	1108.82	1275.14
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	62	1133.68	1303.73
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	63	1164.85	1339.58
86199PA0020025 Rating Area 6			Tobacco User/Non-Tobacco User	64 and over	1183.78	1361.35
86199PA0020025	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	284.24	284.24
86199PA0020025 Rating Area 8			Tobacco User/Non-Tobacco User	15	309.51	309.51
86199PA0020025 Rating Area 8			Tobacco User/Non-Tobacco User	16	319.17	319.17
86199PA0020025 Rating Area 8			Tobacco User/Non-Tobacco User	17	328.83	328.83
86199PA0020025 Rating Area 8			Tobacco User/Non-Tobacco User	18	339.24	339.24
86199PA0020025 Rating Area 8			Tobacco User/Non-Tobacco User	19	349.64	349.64
86199PA0020025 Rating Area 8			Tobacco User/Non-Tobacco User	20	360.42	360.42
86199PA0020025 Rating Area 8			Tobacco User/Non-Tobacco User	21	371.57	427.31
86199PA0020025 Rating Area 8			Tobacco User/Non-Tobacco User	22	371.57	427.31
86199PA0020025 Rating Area 8			Tobacco User/Non-Tobacco User	23	371.57	427.31
86199PA0020025 Rating Area 8			Tobacco User/Non-Tobacco User	24	371.57	427.31
86199PA0020025 Rating Area 8			Tobacco User/Non-Tobacco User	25	373.05	429.01

	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	26	380.48	437.55
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	27	389.40	447.81
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	28	403.89	464.47
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	29	415.78	478.14
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	30	421.72	484.98
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	31	430.64	495.24
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	32	439.56	505.49
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	33	445.13	511.90
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	34	451.08	518.74
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	35	454.05	522.16
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	36	457.02	525.57
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	37	459.99	528.99
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	38	462.97	532.41
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	39	468.91	539.25
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	40	474.86	546.08
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	41	483.77	556.34
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	42	492.32	566.17
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	43	504.21	579.84
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	44	519.07	596.93
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	45	536.54	617.02
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	46	557.34	640.94
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	47	580.75	667.86
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	48	607.50	698.63
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	49	633.88	728.97
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	50	663.61	763.15
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	51	692.96	796.91
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	52	725.29	834.08
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	53	757.99	871.68
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	54	793.28	912.28
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	55	828.58	952.87
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	56	866.85	996.88
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	57	905.50	1041.32
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	58	946.74	1088.75
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	59	967.18	1112.25
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	60	1008.42	1159.68
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	61	1044.09	1200.70
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	62	1067.50	1227.62
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	63	1096.85	1261.38
	86199PA0020025 Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	1114.68	1281.88
	86199PA0020026	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	262.18	262.18
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	15	285.48	285.48
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	16	294.39	294.39
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	17	303.30	303.30
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	18	312.90	312.90
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	19	322.49	322.49
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	20	332.43	332.43
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	21	342.73	394.13
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	22	342.73	394.13
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	23	342.73	394.13
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	24	342.73	394.13
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	25	344.09	395.70
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	26	350.94	403.58
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	27	359.17	413.04
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	28	372.53	428.41
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	29	383.50	441.02
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	30	388.98	447.33
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	31	397.21	456.79
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	32	405.43	466.25
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	33	410.57	472.16
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	34	416.06	478.46
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	35	418.80	481.62
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	36	421.54	484.77
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	37	424.28	487.92
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	38	427.02	491.08
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	39	432.51	497.38
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	40	437.99	503.69
	86199PA0020026 Rating Area 3		Tobacco User/Non-Tobacco User	41	446.22	513.15

86199PA0020026	Rating Area 3	Tobacco User/Non-Tobacco User	42	454.10	522.21
	Rating Area 3	Tobacco User/Non-Tobacco User	43	465.06	534.82
	Rating Area 3	Tobacco User/Non-Tobacco User	44	478.77	550.59
	Rating Area 3	Tobacco User/Non-Tobacco User	45	494.88	569.11
	Rating Area 3	Tobacco User/Non-Tobacco User	46	514.07	591.18
	Rating Area 3	Tobacco User/Non-Tobacco User	47	535.66	616.01
	Rating Area 3	Tobacco User/Non-Tobacco User	48	560.34	644.39
	Rating Area 3	Tobacco User/Non-Tobacco User	49	584.67	672.37
	Rating Area 3	Tobacco User/Non-Tobacco User	50	612.09	703.90
	Rating Area 3	Tobacco User/Non-Tobacco User	51	639.16	735.04
	Rating Area 3	Tobacco User/Non-Tobacco User	52	668.98	769.33
	Rating Area 3	Tobacco User/Non-Tobacco User	53	699.14	804.01
	Rating Area 3	Tobacco User/Non-Tobacco User	54	731.70	841.45
	Rating Area 3	Tobacco User/Non-Tobacco User	55	764.25	878.89
	Rating Area 3	Tobacco User/Non-Tobacco User	56	799.55	919.49
	Rating Area 3	Tobacco User/Non-Tobacco User	57	835.20	960.48
	Rating Area 3	Tobacco User/Non-Tobacco User	58	873.24	1004.22
	Rating Area 3	Tobacco User/Non-Tobacco User	59	892.09	1025.90
	Rating Area 3	Tobacco User/Non-Tobacco User	60	930.13	1069.65
	Rating Area 3	Tobacco User/Non-Tobacco User	61	963.03	1107.48
	Rating Area 3	Tobacco User/Non-Tobacco User	62	984.62	1132.31
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1011.70	1163.45
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1028.14	1182.36
86199PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	309.50	309.50
86199PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	15	337.01	337.01
	Rating Area 6	Tobacco User/Non-Tobacco User	16	347.53	347.53
	Rating Area 6	Tobacco User/Non-Tobacco User	17	358.04	358.04
	Rating Area 6	Tobacco User/Non-Tobacco User	18	369.37	369.37
	Rating Area 6	Tobacco User/Non-Tobacco User	19	380.70	380.70
	Rating Area 6	Tobacco User/Non-Tobacco User	20	392.43	392.43
	Rating Area 6	Tobacco User/Non-Tobacco User	21	404.58	465.27
	Rating Area 6	Tobacco User/Non-Tobacco User	22	404.58	465.27
	Rating Area 6	Tobacco User/Non-Tobacco User	23	404.58	465.27
	Rating Area 6	Tobacco User/Non-Tobacco User	24	404.58	465.27
	Rating Area 6	Tobacco User/Non-Tobacco User	25	406.19	467.12
	Rating Area 6	Tobacco User/Non-Tobacco User	26	414.28	476.42
	Rating Area 6	Tobacco User/Non-Tobacco User	27	423.99	487.59
	Rating Area 6	Tobacco User/Non-Tobacco User	28	439.77	505.73
	Rating Area 6	Tobacco User/Non-Tobacco User	29	452.71	520.62
	Rating Area 6	Tobacco User/Non-Tobacco User	30	459.19	528.07
	Rating Area 6	Tobacco User/Non-Tobacco User	31	468.90	539.23
	Rating Area 6	Tobacco User/Non-Tobacco User	32	478.61	550.40
	Rating Area 6	Tobacco User/Non-Tobacco User	33	484.68	557.38
	Rating Area 6	Tobacco User/Non-Tobacco User	34	491.15	564.82
	Rating Area 6	Tobacco User/Non-Tobacco User	35	494.38	568.54
	Rating Area 6	Tobacco User/Non-Tobacco User	36	497.62	572.26
	Rating Area 6	Tobacco User/Non-Tobacco User	37	500.86	575.99
	Rating Area 6	Tobacco User/Non-Tobacco User	38	504.09	579.71
	Rating Area 6	Tobacco User/Non-Tobacco User	39	510.57	587.15
	Rating Area 6	Tobacco User/Non-Tobacco User	40	517.04	594.60
	Rating Area 6	Tobacco User/Non-Tobacco User	41	526.75	605.76
	Rating Area 6	Tobacco User/Non-Tobacco User	42	536.06	616.46
	Rating Area 6	Tobacco User/Non-Tobacco User	43	549.00	631.35
	Rating Area 6	Tobacco User/Non-Tobacco User	44	565.18	649.96
	Rating Area 6	Tobacco User/Non-Tobacco User	45	584.20	671.83
	Rating Area 6	Tobacco User/Non-Tobacco User	46	606.86	697.88
	Rating Area 6	Tobacco User/Non-Tobacco User	47	632.34	727.19
	Rating Area 6	Tobacco User/Non-Tobacco User	48	661.47	760.69
	Rating Area 6	Tobacco User/Non-Tobacco User	49	690.20	793.73
	Rating Area 6	Tobacco User/Non-Tobacco User	50	722.56	830.95
	Rating Area 6	Tobacco User/Non-Tobacco User	51	754.52	867.70
	Rating Area 6	Tobacco User/Non-Tobacco User	52	789.72	908.18
	Rating Area 6	Tobacco User/Non-Tobacco User	53	825.32	949.12
	Rating Area 6	Tobacco User/Non-Tobacco User	54	863.76	993.32
	Rating Area 6	Tobacco User/Non-Tobacco User	55	902.19	1037.52
	Rating Area 6	Tobacco User/Non-Tobacco User	56	943.86	1085.44
	Rating Area 6	Tobacco User/Non-Tobacco User	57	985.94	1133.83

	86199PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	58	1030.85	1185.47
	86199PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	59	1053.10	1211.06
	86199PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	60	1098.00	1262.70
	86199PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	61	1136.84	1307.37
	86199PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	62	1162.33	1336.68
	86199PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	63	1194.29	1373.44
	86199PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1213.70	1395.76
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	291.43	291.43
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	15	317.33	317.33
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	16	327.24	327.24
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	17	337.14	337.14
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	18	347.81	347.81
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	19	358.48	358.48
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	20	369.52	369.52
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	21	380.96	438.11
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	22	380.96	438.11
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	23	380.96	438.11
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	24	380.96	438.11
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	25	382.48	439.85
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	26	390.10	448.61
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	27	399.24	459.12
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	28	414.10	476.21
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	29	426.29	490.23
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	30	432.38	497.24
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	31	441.52	507.75
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	32	450.67	518.27
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	33	456.38	524.84
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	34	462.48	531.85
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	35	465.52	535.35
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	36	468.57	538.86
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	37	471.62	542.36
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	38	474.67	545.87
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	39	480.76	552.88
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	40	486.86	559.89
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	41	496.00	570.40
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	42	504.76	580.48
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	43	516.95	594.50
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	44	532.19	612.02
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	45	550.10	632.61
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	46	571.43	657.14
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	47	595.43	684.74
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	48	622.86	716.29
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	49	649.91	747.39
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	50	680.38	782.44
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	51	710.48	817.05
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	52	743.62	855.16
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	53	777.14	893.72
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	54	813.33	935.33
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	55	849.52	976.95
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	56	888.76	1022.08
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	57	928.38	1067.64
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	58	970.67	1116.27
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	59	991.62	1140.36
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	60	1033.91	1188.99
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	61	1070.48	1231.05
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	62	1094.48	1258.65
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	63	1124.57	1293.26
	86199PA0020026	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1142.85	1314.28
	86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	260.46	260.46
	86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	15	283.61	283.61
	86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	16	292.46	292.46
	86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	17	301.32	301.32
	86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	18	310.85	310.85
	86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	19	320.38	320.38
	86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	20	330.26	330.26
	86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	21	340.48	391.55
	86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	22	340.48	391.55

86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	23	340.48	391.55
	Rating Area 3	Tobacco User/Non-Tobacco User	24	340.48	391.55
	Rating Area 3	Tobacco User/Non-Tobacco User	25	341.83	393.11
	Rating Area 3	Tobacco User/Non-Tobacco User	26	348.64	400.94
	Rating Area 3	Tobacco User/Non-Tobacco User	27	356.81	410.34
	Rating Area 3	Tobacco User/Non-Tobacco User	28	370.09	425.61
	Rating Area 3	Tobacco User/Non-Tobacco User	29	380.99	438.14
	Rating Area 3	Tobacco User/Non-Tobacco User	30	386.43	444.40
	Rating Area 3	Tobacco User/Non-Tobacco User	31	394.61	453.80
	Rating Area 3	Tobacco User/Non-Tobacco User	32	402.78	463.19
	Rating Area 3	Tobacco User/Non-Tobacco User	33	407.88	469.07
	Rating Area 3	Tobacco User/Non-Tobacco User	34	413.33	475.33
	Rating Area 3	Tobacco User/Non-Tobacco User	35	416.06	478.46
	Rating Area 3	Tobacco User/Non-Tobacco User	36	418.78	481.60
	Rating Area 3	Tobacco User/Non-Tobacco User	37	421.50	484.73
	Rating Area 3	Tobacco User/Non-Tobacco User	38	424.23	487.86
	Rating Area 3	Tobacco User/Non-Tobacco User	39	429.67	494.13
	Rating Area 3	Tobacco User/Non-Tobacco User	40	435.12	500.39
	Rating Area 3	Tobacco User/Non-Tobacco User	41	443.29	509.79
	Rating Area 3	Tobacco User/Non-Tobacco User	42	451.12	518.79
	Rating Area 3	Tobacco User/Non-Tobacco User	43	462.02	531.32
	Rating Area 3	Tobacco User/Non-Tobacco User	44	475.64	546.98
	Rating Area 3	Tobacco User/Non-Tobacco User	45	491.64	565.39
	Rating Area 3	Tobacco User/Non-Tobacco User	46	510.71	587.31
	Rating Area 3	Tobacco User/Non-Tobacco User	47	532.16	611.98
	Rating Area 3	Tobacco User/Non-Tobacco User	48	556.67	640.17
	Rating Area 3	Tobacco User/Non-Tobacco User	49	580.84	667.97
	Rating Area 3	Tobacco User/Non-Tobacco User	50	608.08	699.29
	Rating Area 3	Tobacco User/Non-Tobacco User	51	634.98	730.23
	Rating Area 3	Tobacco User/Non-Tobacco User	52	664.60	764.29
	Rating Area 3	Tobacco User/Non-Tobacco User	53	694.56	798.74
	Rating Area 3	Tobacco User/Non-Tobacco User	54	726.91	835.94
	Rating Area 3	Tobacco User/Non-Tobacco User	55	759.25	873.14
	Rating Area 3	Tobacco User/Non-Tobacco User	56	794.32	913.47
	Rating Area 3	Tobacco User/Non-Tobacco User	57	829.73	954.19
	Rating Area 3	Tobacco User/Non-Tobacco User	58	867.52	997.65
	Rating Area 3	Tobacco User/Non-Tobacco User	59	886.25	1019.18
	Rating Area 3	Tobacco User/Non-Tobacco User	60	924.04	1062.64
	Rating Area 3	Tobacco User/Non-Tobacco User	61	956.72	1100.23
	Rating Area 3	Tobacco User/Non-Tobacco User	62	978.17	1124.90
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1005.07	1155.83
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1021.40	1174.61
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	307.47	307.47
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	15	334.80	334.80
	Rating Area 6	Tobacco User/Non-Tobacco User	16	345.25	345.25
	Rating Area 6	Tobacco User/Non-Tobacco User	17	355.70	355.70
	Rating Area 6	Tobacco User/Non-Tobacco User	18	366.95	366.95
	Rating Area 6	Tobacco User/Non-Tobacco User	19	378.21	378.21
	Rating Area 6	Tobacco User/Non-Tobacco User	20	389.86	389.86
	Rating Area 6	Tobacco User/Non-Tobacco User	21	401.93	462.22
	Rating Area 6	Tobacco User/Non-Tobacco User	22	401.93	462.22
	Rating Area 6	Tobacco User/Non-Tobacco User	23	401.93	462.22
	Rating Area 6	Tobacco User/Non-Tobacco User	24	401.93	462.22
	Rating Area 6	Tobacco User/Non-Tobacco User	25	403.53	464.06
	Rating Area 6	Tobacco User/Non-Tobacco User	26	411.57	473.30
	Rating Area 6	Tobacco User/Non-Tobacco User	27	421.21	484.40
	Rating Area 6	Tobacco User/Non-Tobacco User	28	436.89	502.42
	Rating Area 6	Tobacco User/Non-Tobacco User	29	449.75	517.21
	Rating Area 6	Tobacco User/Non-Tobacco User	30	456.18	524.61
	Rating Area 6	Tobacco User/Non-Tobacco User	31	465.83	535.70
	Rating Area 6	Tobacco User/Non-Tobacco User	32	475.47	546.79
	Rating Area 6	Tobacco User/Non-Tobacco User	33	481.50	553.73
	Rating Area 6	Tobacco User/Non-Tobacco User	34	487.93	561.12
	Rating Area 6	Tobacco User/Non-Tobacco User	35	491.15	564.82
	Rating Area 6	Tobacco User/Non-Tobacco User	36	494.36	568.52
	Rating Area 6	Tobacco User/Non-Tobacco User	37	497.58	572.22
	Rating Area 6	Tobacco User/Non-Tobacco User	38	500.79	575.91

86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	39	507.22	583.31
	Rating Area 6	Tobacco User/Non-Tobacco User	40	513.66	590.70
	Rating Area 6	Tobacco User/Non-Tobacco User	41	523.30	601.80
	Rating Area 6	Tobacco User/Non-Tobacco User	42	532.55	612.43
	Rating Area 6	Tobacco User/Non-Tobacco User	43	545.41	627.22
	Rating Area 6	Tobacco User/Non-Tobacco User	44	561.48	645.71
	Rating Area 6	Tobacco User/Non-Tobacco User	45	580.37	667.43
	Rating Area 6	Tobacco User/Non-Tobacco User	46	602.88	693.31
	Rating Area 6	Tobacco User/Non-Tobacco User	47	628.20	722.43
	Rating Area 6	Tobacco User/Non-Tobacco User	48	657.14	755.71
	Rating Area 6	Tobacco User/Non-Tobacco User	49	685.68	788.53
	Rating Area 6	Tobacco User/Non-Tobacco User	50	717.83	825.51
	Rating Area 6	Tobacco User/Non-Tobacco User	51	749.58	862.02
	Rating Area 6	Tobacco User/Non-Tobacco User	52	784.55	902.23
	Rating Area 6	Tobacco User/Non-Tobacco User	53	819.92	942.91
	Rating Area 6	Tobacco User/Non-Tobacco User	54	858.10	986.82
	Rating Area 6	Tobacco User/Non-Tobacco User	55	896.28	1030.73
	Rating Area 6	Tobacco User/Non-Tobacco User	56	937.68	1078.33
	Rating Area 6	Tobacco User/Non-Tobacco User	57	979.48	1126.40
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1024.10	1177.71
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1046.20	1203.13
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1090.81	1254.44
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1129.40	1298.81
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1154.72	1327.93
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1186.47	1364.44
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1205.75	1386.62
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	289.52	289.52
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	15	315.26	315.26
	Rating Area 8	Tobacco User/Non-Tobacco User	16	325.10	325.10
	Rating Area 8	Tobacco User/Non-Tobacco User	17	334.94	334.94
	Rating Area 8	Tobacco User/Non-Tobacco User	18	345.53	345.53
	Rating Area 8	Tobacco User/Non-Tobacco User	19	356.13	356.13
	Rating Area 8	Tobacco User/Non-Tobacco User	20	367.10	367.10
	Rating Area 8	Tobacco User/Non-Tobacco User	21	378.47	435.24
	Rating Area 8	Tobacco User/Non-Tobacco User	22	378.47	435.24
	Rating Area 8	Tobacco User/Non-Tobacco User	23	378.47	435.24
	Rating Area 8	Tobacco User/Non-Tobacco User	24	378.47	435.24
	Rating Area 8	Tobacco User/Non-Tobacco User	25	379.97	436.97
	Rating Area 8	Tobacco User/Non-Tobacco User	26	387.54	445.67
	Rating Area 8	Tobacco User/Non-Tobacco User	27	396.62	456.12
	Rating Area 8	Tobacco User/Non-Tobacco User	28	411.38	473.09
	Rating Area 8	Tobacco User/Non-Tobacco User	29	423.49	487.02
	Rating Area 8	Tobacco User/Non-Tobacco User	30	429.55	493.98
	Rating Area 8	Tobacco User/Non-Tobacco User	31	438.63	504.43
	Rating Area 8	Tobacco User/Non-Tobacco User	32	447.72	514.87
	Rating Area 8	Tobacco User/Non-Tobacco User	33	453.39	521.40
	Rating Area 8	Tobacco User/Non-Tobacco User	34	459.45	528.37
	Rating Area 8	Tobacco User/Non-Tobacco User	35	462.48	531.85
	Rating Area 8	Tobacco User/Non-Tobacco User	36	465.50	535.33
	Rating Area 8	Tobacco User/Non-Tobacco User	37	468.53	538.81
	Rating Area 8	Tobacco User/Non-Tobacco User	38	471.56	542.29
	Rating Area 8	Tobacco User/Non-Tobacco User	39	477.61	549.26
	Rating Area 8	Tobacco User/Non-Tobacco User	40	483.67	556.22
	Rating Area 8	Tobacco User/Non-Tobacco User	41	492.75	566.67
	Rating Area 8	Tobacco User/Non-Tobacco User	42	501.46	576.68
	Rating Area 8	Tobacco User/Non-Tobacco User	43	513.57	590.60
	Rating Area 8	Tobacco User/Non-Tobacco User	44	528.71	608.01
	Rating Area 8	Tobacco User/Non-Tobacco User	45	546.49	628.47
	Rating Area 8	Tobacco User/Non-Tobacco User	46	567.69	652.84
	Rating Area 8	Tobacco User/Non-Tobacco User	47	591.53	680.26
	Rating Area 8	Tobacco User/Non-Tobacco User	48	618.78	711.60
	Rating Area 8	Tobacco User/Non-Tobacco User	49	645.65	742.50
	Rating Area 8	Tobacco User/Non-Tobacco User	50	675.93	777.32
	Rating Area 8	Tobacco User/Non-Tobacco User	51	705.82	811.70
	Rating Area 8	Tobacco User/Non-Tobacco User	52	738.75	849.56
	Rating Area 8	Tobacco User/Non-Tobacco User	53	772.06	887.86
	Rating Area 8	Tobacco User/Non-Tobacco User	54	808.01	929.21

86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	55	843.96	970.56
			56	882.94	1015.38
			57	922.30	1060.65
			58	964.31	1108.96
			59	985.13	1132.90
			60	1027.14	1181.21
			61	1063.47	1222.99
			62	1087.31	1250.41
			63	1117.21	1284.79
			64 and over	1135.37	1305.67
86199PA0020013	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	256.63	256.63
86199PA0020013	Rating Area 3	Tobacco User/Non-Tobacco User	15	279.44	279.44
			16	288.16	288.16
			17	296.89	296.89
			18	306.28	306.28
			19	315.67	315.67
			20	325.40	325.40
			21	335.47	385.79
			22	335.47	385.79
			23	335.47	385.79
			24	335.47	385.79
			25	336.81	387.33
			26	343.52	395.04
			27	351.57	404.30
			28	364.65	419.35
			29	375.38	431.69
			30	380.75	437.86
			31	388.80	447.12
			32	396.85	456.38
			33	401.89	462.17
			34	407.25	468.34
			35	409.94	471.43
			36	412.62	474.51
			37	415.30	477.60
			38	417.99	480.69
			39	423.36	486.86
			40	428.72	493.03
			41	436.77	502.29
			42	444.49	511.16
			43	455.22	523.51
			44	468.64	538.94
			45	484.41	557.07
			46	503.20	578.68
			47	524.33	602.98
			48	548.48	630.76
			49	572.30	658.15
			50	599.14	689.01
			51	625.64	719.49
			52	654.83	753.05
			53	684.35	787.00
			54	716.22	823.65
			55	748.09	860.30
			56	782.64	900.03
			57	817.53	940.16
			58	854.76	982.98
			59	873.21	1004.20
			60	910.45	1047.02
			61	942.65	1084.05
			62	963.79	1108.36
			63	990.29	1138.83
			64 and over	1006.38	1157.34
86199PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	302.95	302.95
86199PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	15	329.88	329.88
			16	340.17	340.17
			17	350.47	350.47
			18	361.56	361.56
			19	372.65	372.65

86199PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	20	384.13	384.13
	Rating Area 6	Tobacco User/Non-Tobacco User	21	396.02	455.42
	Rating Area 6	Tobacco User/Non-Tobacco User	22	396.02	455.42
	Rating Area 6	Tobacco User/Non-Tobacco User	23	396.02	455.42
	Rating Area 6	Tobacco User/Non-Tobacco User	24	396.02	455.42
	Rating Area 6	Tobacco User/Non-Tobacco User	25	397.59	457.23
	Rating Area 6	Tobacco User/Non-Tobacco User	26	405.51	466.34
	Rating Area 6	Tobacco User/Non-Tobacco User	27	415.02	477.27
	Rating Area 6	Tobacco User/Non-Tobacco User	28	430.46	495.03
	Rating Area 6	Tobacco User/Non-Tobacco User	29	443.14	509.61
	Rating Area 6	Tobacco User/Non-Tobacco User	30	449.47	516.89
	Rating Area 6	Tobacco User/Non-Tobacco User	31	458.98	527.82
	Rating Area 6	Tobacco User/Non-Tobacco User	32	468.48	538.75
	Rating Area 6	Tobacco User/Non-Tobacco User	33	474.42	545.58
	Rating Area 6	Tobacco User/Non-Tobacco User	34	480.76	552.87
	Rating Area 6	Tobacco User/Non-Tobacco User	35	483.93	556.51
	Rating Area 6	Tobacco User/Non-Tobacco User	36	487.09	560.16
	Rating Area 6	Tobacco User/Non-Tobacco User	37	490.26	563.80
	Rating Area 6	Tobacco User/Non-Tobacco User	38	493.43	567.44
	Rating Area 6	Tobacco User/Non-Tobacco User	39	499.77	574.73
	Rating Area 6	Tobacco User/Non-Tobacco User	40	506.10	582.02
	Rating Area 6	Tobacco User/Non-Tobacco User	41	515.61	592.95
	Rating Area 6	Tobacco User/Non-Tobacco User	42	524.71	603.42
	Rating Area 6	Tobacco User/Non-Tobacco User	43	537.39	617.99
	Rating Area 6	Tobacco User/Non-Tobacco User	44	553.23	636.21
	Rating Area 6	Tobacco User/Non-Tobacco User	45	571.84	657.62
	Rating Area 6	Tobacco User/Non-Tobacco User	46	594.02	683.12
	Rating Area 6	Tobacco User/Non-Tobacco User	47	618.96	711.81
	Rating Area 6	Tobacco User/Non-Tobacco User	48	647.48	744.60
	Rating Area 6	Tobacco User/Non-Tobacco User	49	675.59	776.93
	Rating Area 6	Tobacco User/Non-Tobacco User	50	707.28	813.37
	Rating Area 6	Tobacco User/Non-Tobacco User	51	738.56	849.34
	Rating Area 6	Tobacco User/Non-Tobacco User	52	773.01	888.96
	Rating Area 6	Tobacco User/Non-Tobacco User	53	807.86	929.04
	Rating Area 6	Tobacco User/Non-Tobacco User	54	845.48	972.31
	Rating Area 6	Tobacco User/Non-Tobacco User	55	883.10	1015.57
	Rating Area 6	Tobacco User/Non-Tobacco User	56	923.89	1062.48
	Rating Area 6	Tobacco User/Non-Tobacco User	57	965.08	1109.84
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1009.04	1160.39
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1030.82	1185.44
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1074.77	1235.99
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1112.79	1279.71
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1137.74	1308.40
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1169.02	1344.38
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1188.02	1366.23
86199PA0020013	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	285.26	285.26
86199PA0020013	Rating Area 8	Tobacco User/Non-Tobacco User	15	310.62	310.62
	Rating Area 8	Tobacco User/Non-Tobacco User	16	320.32	320.32
	Rating Area 8	Tobacco User/Non-Tobacco User	17	330.01	330.01
	Rating Area 8	Tobacco User/Non-Tobacco User	18	340.45	340.45
	Rating Area 8	Tobacco User/Non-Tobacco User	19	350.89	350.89
	Rating Area 8	Tobacco User/Non-Tobacco User	20	361.71	361.71
	Rating Area 8	Tobacco User/Non-Tobacco User	21	372.90	428.84
	Rating Area 8	Tobacco User/Non-Tobacco User	22	372.90	428.84
	Rating Area 8	Tobacco User/Non-Tobacco User	23	372.90	428.84
	Rating Area 8	Tobacco User/Non-Tobacco User	24	372.90	428.84
	Rating Area 8	Tobacco User/Non-Tobacco User	25	374.38	430.54
	Rating Area 8	Tobacco User/Non-Tobacco User	26	381.84	439.12
	Rating Area 8	Tobacco User/Non-Tobacco User	27	390.79	449.41
	Rating Area 8	Tobacco User/Non-Tobacco User	28	405.33	466.13
	Rating Area 8	Tobacco User/Non-Tobacco User	29	417.27	479.86
	Rating Area 8	Tobacco User/Non-Tobacco User	30	423.23	486.72
	Rating Area 8	Tobacco User/Non-Tobacco User	31	432.18	497.01
	Rating Area 8	Tobacco User/Non-Tobacco User	32	441.13	507.30
	Rating Area 8	Tobacco User/Non-Tobacco User	33	446.73	513.73
	Rating Area 8	Tobacco User/Non-Tobacco User	34	452.69	520.60
86199PA0020013	Rating Area 8	Tobacco User/Non-Tobacco User	35	455.68	524.03

86199PA0020013	Rating Area 8	Tobacco User/Non-Tobacco User	36	458.66	527.46
	Rating Area 8	Tobacco User/Non-Tobacco User	37	461.64	530.89
	Rating Area 8	Tobacco User/Non-Tobacco User	38	464.62	534.32
	Rating Area 8	Tobacco User/Non-Tobacco User	39	470.59	541.18
	Rating Area 8	Tobacco User/Non-Tobacco User	40	476.56	548.04
	Rating Area 8	Tobacco User/Non-Tobacco User	41	485.51	558.33
	Rating Area 8	Tobacco User/Non-Tobacco User	42	494.08	568.20
	Rating Area 8	Tobacco User/Non-Tobacco User	43	506.02	581.92
	Rating Area 8	Tobacco User/Non-Tobacco User	44	520.93	599.07
	Rating Area 8	Tobacco User/Non-Tobacco User	45	538.46	619.23
	Rating Area 8	Tobacco User/Non-Tobacco User	46	559.34	643.24
	Rating Area 8	Tobacco User/Non-Tobacco User	47	582.83	670.26
	Rating Area 8	Tobacco User/Non-Tobacco User	48	609.68	701.13
	Rating Area 8	Tobacco User/Non-Tobacco User	49	636.16	731.58
	Rating Area 8	Tobacco User/Non-Tobacco User	50	665.99	765.88
	Rating Area 8	Tobacco User/Non-Tobacco User	51	695.45	799.76
	Rating Area 8	Tobacco User/Non-Tobacco User	52	727.89	837.07
	Rating Area 8	Tobacco User/Non-Tobacco User	53	760.70	874.81
	Rating Area 8	Tobacco User/Non-Tobacco User	54	796.13	915.55
	Rating Area 8	Tobacco User/Non-Tobacco User	55	831.55	956.28
	Rating Area 8	Tobacco User/Non-Tobacco User	56	869.96	1000.45
	Rating Area 8	Tobacco User/Non-Tobacco User	57	908.74	1045.05
	Rating Area 8	Tobacco User/Non-Tobacco User	58	950.13	1092.65
	Rating Area 8	Tobacco User/Non-Tobacco User	59	970.64	1116.24
	Rating Area 8	Tobacco User/Non-Tobacco User	60	1012.03	1163.84
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1047.83	1205.00
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1071.32	1232.02
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1100.78	1265.90
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1118.67	1286.47
86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	264.41	264.41
86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	15	287.92	287.92
	Rating Area 3	Tobacco User/Non-Tobacco User	16	296.90	296.90
	Rating Area 3	Tobacco User/Non-Tobacco User	17	305.89	305.89
	Rating Area 3	Tobacco User/Non-Tobacco User	18	315.57	315.57
	Rating Area 3	Tobacco User/Non-Tobacco User	19	325.25	325.25
	Rating Area 3	Tobacco User/Non-Tobacco User	20	335.27	335.27
	Rating Area 3	Tobacco User/Non-Tobacco User	21	345.65	397.50
	Rating Area 3	Tobacco User/Non-Tobacco User	22	345.65	397.50
	Rating Area 3	Tobacco User/Non-Tobacco User	23	345.65	397.50
	Rating Area 3	Tobacco User/Non-Tobacco User	24	345.65	397.50
	Rating Area 3	Tobacco User/Non-Tobacco User	25	347.02	399.08
	Rating Area 3	Tobacco User/Non-Tobacco User	26	353.94	407.03
	Rating Area 3	Tobacco User/Non-Tobacco User	27	362.23	416.57
	Rating Area 3	Tobacco User/Non-Tobacco User	28	375.71	432.07
	Rating Area 3	Tobacco User/Non-Tobacco User	29	386.77	444.79
	Rating Area 3	Tobacco User/Non-Tobacco User	30	392.30	451.15
	Rating Area 3	Tobacco User/Non-Tobacco User	31	400.60	460.69
	Rating Area 3	Tobacco User/Non-Tobacco User	32	408.89	470.23
	Rating Area 3	Tobacco User/Non-Tobacco User	33	414.08	476.19
	Rating Area 3	Tobacco User/Non-Tobacco User	34	419.61	482.55
	Rating Area 3	Tobacco User/Non-Tobacco User	35	422.37	485.73
	Rating Area 3	Tobacco User/Non-Tobacco User	36	425.14	488.91
	Rating Area 3	Tobacco User/Non-Tobacco User	37	427.90	492.09
	Rating Area 3	Tobacco User/Non-Tobacco User	38	430.67	495.27
	Rating Area 3	Tobacco User/Non-Tobacco User	39	436.20	501.63
	Rating Area 3	Tobacco User/Non-Tobacco User	40	441.73	507.99
	Rating Area 3	Tobacco User/Non-Tobacco User	41	450.02	517.53
	Rating Area 3	Tobacco User/Non-Tobacco User	42	457.97	526.67
	Rating Area 3	Tobacco User/Non-Tobacco User	43	469.03	539.39
	Rating Area 3	Tobacco User/Non-Tobacco User	44	482.86	555.29
	Rating Area 3	Tobacco User/Non-Tobacco User	45	499.10	573.97
	Rating Area 3	Tobacco User/Non-Tobacco User	46	518.46	596.23
	Rating Area 3	Tobacco User/Non-Tobacco User	47	540.24	621.27
	Rating Area 3	Tobacco User/Non-Tobacco User	48	565.12	649.89
	Rating Area 3	Tobacco User/Non-Tobacco User	49	589.66	678.11
	Rating Area 3	Tobacco User/Non-Tobacco User	50	617.31	709.91
	Rating Area 3	Tobacco User/Non-Tobacco User	51	644.62	741.31

	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	52	674.69	775.89
	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	53	705.11	810.87
	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	54	737.94	848.63
	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	55	770.78	886.39
	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	56	806.38	927.33
	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	57	842.32	968.67
	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	58	880.69	1012.79
	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	59	899.70	1034.66
	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	60	938.07	1078.78
	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	61	971.25	1116.94
	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	62	993.02	1141.98
	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	63	1020.33	1173.38
	86199PA0020027	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1036.91	1192.45
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	312.14	312.14
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	15	339.88	339.88
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	16	350.49	350.49
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	17	361.10	361.10
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	18	372.53	372.53
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	19	383.95	383.95
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	20	395.78	395.78
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	21	408.03	469.24
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	22	408.03	469.24
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	23	408.03	469.24
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	24	408.03	469.24
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	25	409.66	471.10
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	26	417.82	480.49
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	27	427.61	491.75
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	28	443.52	510.05
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	29	456.58	525.06
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	30	463.11	532.57
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	31	472.90	543.83
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	32	482.69	555.10
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	33	488.81	562.13
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	34	495.34	569.64
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	35	498.60	573.39
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	36	501.87	577.15
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	37	505.13	580.90
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	38	508.40	584.66
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	39	514.93	592.16
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	40	521.45	599.67
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	41	531.25	610.93
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	42	540.63	621.73
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	43	553.69	636.74
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	44	570.01	655.51
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	45	589.19	677.56
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	46	612.03	703.84
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	47	637.74	733.40
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	48	667.12	767.19
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	49	696.09	800.50
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	50	728.73	838.04
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	51	760.96	875.11
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	52	796.46	915.93
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	53	832.37	957.22
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	54	871.13	1001.80
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	55	909.89	1046.38
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	56	951.92	1094.71
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	57	994.35	1143.51
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	58	1039.64	1195.59
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	59	1062.08	1221.40
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	60	1107.37	1273.48
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	61	1146.54	1318.53
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	62	1172.25	1348.09
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	63	1204.48	1385.16
	86199PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1224.06	1407.67
	86199PA0020027	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	293.92	293.92
	86199PA0020027	Rating Area 8	Tobacco User/Non-Tobacco User	15	320.04	320.04
	86199PA0020027	Rating Area 8	Tobacco User/Non-Tobacco User	16	330.03	330.03

	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	17	340.02	340.02	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	18	350.78	350.78	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	19	361.54	361.54	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	20	372.68	372.68	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	21	384.21	441.84	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	22	384.21	441.84	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	23	384.21	441.84	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	24	384.21	441.84	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	25	385.74	443.60	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	26	393.43	452.44	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	27	402.65	463.04	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	28	417.63	480.27	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	29	429.92	494.41	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	30	436.07	501.48	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	31	445.29	512.09	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	32	454.51	522.69	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	33	460.28	529.32	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	34	466.42	536.39	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	35	469.50	539.92	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	36	472.57	543.46	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	37	475.64	546.99	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	38	478.72	550.53	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	39	484.87	557.60	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	40	491.01	564.66	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	41	500.23	575.27	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	42	509.07	585.43	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	43	521.36	599.57	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	44	536.73	617.24	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	45	554.79	638.01	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	46	576.31	662.75	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	47	600.51	690.59	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	48	628.17	722.40	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	49	655.45	753.77	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	50	686.19	789.12	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	51	716.54	824.02	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	52	749.97	862.46	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	53	783.78	901.34	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	54	820.28	943.32	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	55	856.78	985.29	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	56	896.35	1030.80	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	57	936.31	1076.75	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	58	978.95	1125.79	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	59	1000.08	1150.10	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	60	1042.73	1199.14	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	61	1079.61	1241.56	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	62	1103.82	1269.39	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	63	1134.17	1304.30	
	86199PA0020027 Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	1152.60	1325.49	
		86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	261.91	261.91
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	15	285.19	285.19
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	16	294.09	294.09
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	17	303.00	303.00
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	18	312.58	312.58
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	19	322.17	322.17
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	20	332.10	332.10
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	21	342.38	393.73
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	22	342.38	393.73
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	23	342.38	393.73
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	24	342.38	393.73
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	25	343.74	395.30
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	26	350.59	403.17
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	27	358.80	412.62
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	28	372.15	427.98
		86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	29	383.11	440.58
86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	30	388.59	446.88		
86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	31	396.80	456.33		
86199PA0020008 Rating Area 3		Tobacco User/Non-Tobacco User	32	405.02	465.77		

	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	33	410.16	471.68
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	34	415.64	477.98
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	35	418.37	481.13
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	36	421.11	484.28
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	37	423.85	487.43
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	38	426.59	490.58
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	39	432.07	496.88
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	40	437.55	503.18
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	41	445.76	512.63
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	42	453.64	521.68
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	43	464.59	534.28
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	44	478.29	550.03
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	45	494.38	568.54
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	46	513.55	590.59
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	47	535.12	615.39
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	48	559.77	643.74
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	49	584.08	671.69
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	50	611.47	703.19
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	51	638.52	734.29
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	52	668.30	768.55
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	53	698.43	803.20
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	54	730.96	840.60
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	55	763.48	878.00
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	56	798.75	918.56
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	57	834.35	959.50
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	58	872.35	1003.21
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	59	891.18	1024.86
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	60	929.19	1068.57
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	61	962.05	1106.36
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	62	983.62	1131.17
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	63	1010.67	1162.27
	86199PA0020008	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1027.09	1181.16
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	309.18	309.18
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	15	336.67	336.67
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	16	347.17	347.17
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	17	357.68	357.68
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	18	369.00	369.00
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	19	380.32	380.32
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	20	392.04	392.04
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	21	404.17	464.79
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	22	404.17	464.79
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	23	404.17	464.79
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	24	404.17	464.79
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	25	405.78	466.64
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	26	413.86	475.94
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	27	423.56	487.09
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	28	439.32	505.22
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	29	452.26	520.09
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	30	458.72	527.53
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	31	468.42	538.69
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	32	478.12	549.84
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	33	484.18	556.81
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	34	490.65	564.25
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	35	493.88	567.97
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	36	497.12	571.69
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	37	500.35	575.40
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	38	503.58	579.12
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	39	510.05	586.56
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	40	516.52	594.00
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	41	526.22	605.15
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	42	535.51	615.84
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	43	548.45	630.71
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	44	564.61	649.30
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	45	583.61	671.15
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	46	606.24	697.18
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	47	631.70	726.46
	86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	48	660.80	759.92

86199PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	49	689.50	792.92
	Rating Area 6	Tobacco User/Non-Tobacco User	50	721.83	830.11
	Rating Area 6	Tobacco User/Non-Tobacco User	51	753.76	866.82
	Rating Area 6	Tobacco User/Non-Tobacco User	52	788.92	907.26
	Rating Area 6	Tobacco User/Non-Tobacco User	53	824.49	948.16
	Rating Area 6	Tobacco User/Non-Tobacco User	54	862.88	992.32
	Rating Area 6	Tobacco User/Non-Tobacco User	55	901.28	1036.47
	Rating Area 6	Tobacco User/Non-Tobacco User	56	942.91	1084.34
	Rating Area 6	Tobacco User/Non-Tobacco User	57	984.94	1132.68
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1029.80	1184.27
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1052.03	1209.84
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1096.89	1261.43
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1135.69	1306.05
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1161.15	1335.33
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1193.08	1372.05
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1212.47	1394.34
86199PA0020008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	291.13	291.13
86199PA0020008	Rating Area 8	Tobacco User/Non-Tobacco User	15	317.01	317.01
	Rating Area 8	Tobacco User/Non-Tobacco User	16	326.91	326.91
	Rating Area 8	Tobacco User/Non-Tobacco User	17	336.80	336.80
	Rating Area 8	Tobacco User/Non-Tobacco User	18	347.46	347.46
	Rating Area 8	Tobacco User/Non-Tobacco User	19	358.11	358.11
	Rating Area 8	Tobacco User/Non-Tobacco User	20	369.15	369.15
	Rating Area 8	Tobacco User/Non-Tobacco User	21	380.58	437.66
	Rating Area 8	Tobacco User/Non-Tobacco User	22	380.58	437.66
	Rating Area 8	Tobacco User/Non-Tobacco User	23	380.58	437.66
	Rating Area 8	Tobacco User/Non-Tobacco User	24	380.58	437.66
	Rating Area 8	Tobacco User/Non-Tobacco User	25	382.09	439.40
	Rating Area 8	Tobacco User/Non-Tobacco User	26	389.70	448.16
	Rating Area 8	Tobacco User/Non-Tobacco User	27	398.83	458.66
	Rating Area 8	Tobacco User/Non-Tobacco User	28	413.68	475.73
	Rating Area 8	Tobacco User/Non-Tobacco User	29	425.85	489.73
	Rating Area 8	Tobacco User/Non-Tobacco User	30	431.94	496.74
	Rating Area 8	Tobacco User/Non-Tobacco User	31	441.08	507.24
	Rating Area 8	Tobacco User/Non-Tobacco User	32	450.21	517.74
	Rating Area 8	Tobacco User/Non-Tobacco User	33	455.92	524.31
	Rating Area 8	Tobacco User/Non-Tobacco User	34	462.01	531.31
	Rating Area 8	Tobacco User/Non-Tobacco User	35	465.05	534.81
	Rating Area 8	Tobacco User/Non-Tobacco User	36	468.10	538.31
	Rating Area 8	Tobacco User/Non-Tobacco User	37	471.14	541.81
	Rating Area 8	Tobacco User/Non-Tobacco User	38	474.19	545.31
	Rating Area 8	Tobacco User/Non-Tobacco User	39	480.28	552.32
	Rating Area 8	Tobacco User/Non-Tobacco User	40	486.36	559.32
	Rating Area 8	Tobacco User/Non-Tobacco User	41	495.50	569.82
	Rating Area 8	Tobacco User/Non-Tobacco User	42	504.25	579.89
	Rating Area 8	Tobacco User/Non-Tobacco User	43	516.43	593.89
	Rating Area 8	Tobacco User/Non-Tobacco User	44	531.65	611.40
	Rating Area 8	Tobacco User/Non-Tobacco User	45	549.54	631.97
	Rating Area 8	Tobacco User/Non-Tobacco User	46	570.85	656.48
	Rating Area 8	Tobacco User/Non-Tobacco User	47	594.83	684.05
	Rating Area 8	Tobacco User/Non-Tobacco User	48	622.23	715.56
	Rating Area 8	Tobacco User/Non-Tobacco User	49	649.25	746.63
	Rating Area 8	Tobacco User/Non-Tobacco User	50	679.69	781.65
	Rating Area 8	Tobacco User/Non-Tobacco User	51	709.76	816.22
	Rating Area 8	Tobacco User/Non-Tobacco User	52	742.87	854.30
	Rating Area 8	Tobacco User/Non-Tobacco User	53	776.36	892.81
	Rating Area 8	Tobacco User/Non-Tobacco User	54	812.51	934.39
	Rating Area 8	Tobacco User/Non-Tobacco User	55	848.66	975.96
	Rating Area 8	Tobacco User/Non-Tobacco User	56	887.86	1021.04
	Rating Area 8	Tobacco User/Non-Tobacco User	57	927.44	1066.56
	Rating Area 8	Tobacco User/Non-Tobacco User	58	969.69	1115.14
	Rating Area 8	Tobacco User/Non-Tobacco User	59	990.62	1139.21
	Rating Area 8	Tobacco User/Non-Tobacco User	60	1032.86	1187.79
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1069.39	1229.80
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1093.37	1257.38
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1123.43	1291.95
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1141.69	1312.95

86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	267.22	267.22
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	15	290.97	290.97
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	16	300.06	300.06
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	17	309.14	309.14
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	18	318.92	318.92
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	19	328.70	328.70
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	20	338.83	338.83
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	21	349.32	401.72
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	22	349.32	401.72
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	23	349.32	401.72
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	24	349.32	401.72
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	25	350.71	403.31
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	26	357.69	411.35
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	27	366.08	420.99
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	28	379.70	436.65
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	29	390.88	449.51
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	30	396.47	455.94
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	31	404.85	465.58
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	32	413.23	475.22
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	33	418.47	481.24
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	34	424.06	487.67
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	35	426.86	490.88
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	36	429.65	494.10
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	37	432.44	497.31
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	38	435.24	500.53
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	39	440.83	506.95
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	40	446.42	513.38
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	41	454.80	523.02
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	42	462.83	532.26
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	43	474.01	545.11
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	44	487.98	561.18
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	45	504.40	580.06
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	46	523.96	602.56
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	47	545.97	627.87
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	48	571.12	656.79
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	49	595.92	685.31
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	50	623.87	717.45
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	51	651.46	749.18
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	52	681.85	784.13
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	53	712.59	819.48
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	54	745.78	857.64
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	55	778.96	895.80
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	56	814.94	937.18
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	57	851.27	978.96
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	58	890.04	1023.55
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	59	909.25	1045.64
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	60	948.03	1090.23
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	61	981.56	1128.79
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	62	1003.57	1154.10
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	63	1031.16	1185.83
86199PA0020009	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1047.92	1205.11
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	315.45	315.45
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	15	343.49	343.49
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	16	354.21	354.21
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	17	364.93	364.93
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	18	376.48	376.48
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	19	388.03	388.03
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	20	399.98	399.98
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	21	412.36	474.22
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	22	412.36	474.22
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	23	412.36	474.22
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	24	412.36	474.22
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	25	414.00	476.10
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	26	422.25	485.59
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	27	432.15	496.97
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	28	448.23	515.46
86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	29	461.42	530.64

86199PA0020009	Rating Area 6	Tobacco User/Non-Tobacco User	30	468.02	538.23
	Rating Area 6	Tobacco User/Non-Tobacco User	31	477.92	549.61
	Rating Area 6	Tobacco User/Non-Tobacco User	32	487.82	560.99
	Rating Area 6	Tobacco User/Non-Tobacco User	33	494.00	568.10
	Rating Area 6	Tobacco User/Non-Tobacco User	34	500.60	575.69
	Rating Area 6	Tobacco User/Non-Tobacco User	35	503.90	579.48
	Rating Area 6	Tobacco User/Non-Tobacco User	36	507.20	583.28
	Rating Area 6	Tobacco User/Non-Tobacco User	37	510.49	587.07
	Rating Area 6	Tobacco User/Non-Tobacco User	38	513.79	590.86
	Rating Area 6	Tobacco User/Non-Tobacco User	39	520.39	598.45
	Rating Area 6	Tobacco User/Non-Tobacco User	40	526.99	606.04
	Rating Area 6	Tobacco User/Non-Tobacco User	41	536.89	617.42
	Rating Area 6	Tobacco User/Non-Tobacco User	42	546.37	628.33
	Rating Area 6	Tobacco User/Non-Tobacco User	43	559.57	643.50
	Rating Area 6	Tobacco User/Non-Tobacco User	44	576.06	662.47
	Rating Area 6	Tobacco User/Non-Tobacco User	45	595.44	684.76
	Rating Area 6	Tobacco User/Non-Tobacco User	46	618.53	711.31
	Rating Area 6	Tobacco User/Non-Tobacco User	47	644.51	741.19
	Rating Area 6	Tobacco User/Non-Tobacco User	48	674.20	775.33
	Rating Area 6	Tobacco User/Non-Tobacco User	49	703.48	809.00
	Rating Area 6	Tobacco User/Non-Tobacco User	50	736.47	846.93
	Rating Area 6	Tobacco User/Non-Tobacco User	51	769.04	884.40
	Rating Area 6	Tobacco User/Non-Tobacco User	52	804.92	925.65
	Rating Area 6	Tobacco User/Non-Tobacco User	53	841.20	967.38
	Rating Area 6	Tobacco User/Non-Tobacco User	54	880.38	1012.43
	Rating Area 6	Tobacco User/Non-Tobacco User	55	919.55	1057.48
	Rating Area 6	Tobacco User/Non-Tobacco User	56	962.02	1106.33
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1004.91	1155.64
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1050.68	1208.28
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1073.36	1234.36
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1119.13	1287.00
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1158.72	1332.52
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1184.69	1362.40
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1217.27	1399.86
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1237.05	1422.61
86199PA0020009	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	297.04	297.04
86199PA0020009	Rating Area 8	Tobacco User/Non-Tobacco User	15	323.44	323.44
	Rating Area 8	Tobacco User/Non-Tobacco User	16	333.53	333.53
	Rating Area 8	Tobacco User/Non-Tobacco User	17	343.63	343.63
	Rating Area 8	Tobacco User/Non-Tobacco User	18	354.50	354.50
	Rating Area 8	Tobacco User/Non-Tobacco User	19	365.37	365.37
	Rating Area 8	Tobacco User/Non-Tobacco User	20	376.63	376.63
	Rating Area 8	Tobacco User/Non-Tobacco User	21	388.29	446.54
	Rating Area 8	Tobacco User/Non-Tobacco User	22	388.29	446.54
	Rating Area 8	Tobacco User/Non-Tobacco User	23	388.29	446.54
	Rating Area 8	Tobacco User/Non-Tobacco User	24	388.29	446.54
	Rating Area 8	Tobacco User/Non-Tobacco User	25	389.84	448.31
	Rating Area 8	Tobacco User/Non-Tobacco User	26	397.60	457.24
	Rating Area 8	Tobacco User/Non-Tobacco User	27	406.92	467.96
	Rating Area 8	Tobacco User/Non-Tobacco User	28	422.06	485.37
	Rating Area 8	Tobacco User/Non-Tobacco User	29	434.49	499.66
	Rating Area 8	Tobacco User/Non-Tobacco User	30	440.70	506.81
	Rating Area 8	Tobacco User/Non-Tobacco User	31	450.02	517.52
	Rating Area 8	Tobacco User/Non-Tobacco User	32	459.34	528.24
	Rating Area 8	Tobacco User/Non-Tobacco User	33	465.16	534.94
	Rating Area 8	Tobacco User/Non-Tobacco User	34	471.38	542.08
	Rating Area 8	Tobacco User/Non-Tobacco User	35	474.48	545.65
	Rating Area 8	Tobacco User/Non-Tobacco User	36	477.59	549.23
	Rating Area 8	Tobacco User/Non-Tobacco User	37	480.69	552.80
	Rating Area 8	Tobacco User/Non-Tobacco User	38	483.80	556.37
	Rating Area 8	Tobacco User/Non-Tobacco User	39	490.01	563.51
	Rating Area 8	Tobacco User/Non-Tobacco User	40	496.23	570.66
	Rating Area 8	Tobacco User/Non-Tobacco User	41	505.54	581.38
	Rating Area 8	Tobacco User/Non-Tobacco User	42	514.47	591.65
	Rating Area 8	Tobacco User/Non-Tobacco User	43	526.90	605.93
	Rating Area 8	Tobacco User/Non-Tobacco User	44	542.43	623.80
	Rating Area 8	Tobacco User/Non-Tobacco User	45	560.68	644.78

86199PA0020009	Rating Area 8	Tobacco User/Non-Tobacco User	46	582.42	669.79
			47	606.89	697.92
			48	634.84	730.07
			49	662.41	761.77
			50	693.47	797.49
			51	724.15	832.77
			52	757.93	871.62
			53	792.10	910.91
			54	828.98	953.33
			55	865.87	995.75
			56	905.86	1041.74
			57	946.24	1088.18
			58	989.34	1137.75
			59	1010.70	1162.30
			60	1053.80	1211.87
			61	1091.07	1254.74
			62	1115.54	1282.87
			63	1146.21	1318.14
			64 and over	1164.84	1339.57
86199PA0020010	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	283.24	283.24
86199PA0020010	Rating Area 3	Tobacco User/Non-Tobacco User	15	308.42	308.42
			16	318.04	318.04
			17	327.67	327.67
			18	338.04	338.04
			19	348.40	348.40
			20	359.14	359.14
			21	370.26	425.80
			22	370.26	425.80
			23	370.26	425.80
			24	370.26	425.80
			25	371.73	427.49
			26	379.14	436.01
			27	388.02	446.22
			28	402.46	462.83
			29	414.31	476.46
			30	420.23	483.27
			31	429.12	493.49
			32	438.00	503.71
			33	443.56	510.09
			34	449.48	516.91
			35	452.44	520.31
			36	455.41	523.72
			37	458.37	527.12
			38	461.33	530.53
			39	467.25	537.34
			40	473.18	544.16
			41	482.06	554.37
			42	490.58	564.17
			43	502.43	577.79
			44	517.24	594.82
			45	534.64	614.84
			46	555.37	638.68
			47	578.70	665.50
			48	605.36	696.16
			49	631.65	726.39
			50	661.27	760.46
			51	690.51	794.09
			52	722.73	831.14
			53	755.31	868.60
			54	790.48	909.05
			55	825.66	949.50
			56	863.79	993.36
			57	902.30	1037.64
			58	943.40	1084.90
			59	963.76	1108.32
			60	1004.86	1155.59
			61	1040.40	1196.46

86199PA0020010 Rating Area 3		Tobacco User/Non-Tobacco User	62	1063.73	1223.29
86199PA0020010 Rating Area 3		Tobacco User/Non-Tobacco User	63	1092.98	1256.92
86199PA0020010 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1110.74	1277.35
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	334.36	334.36
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	15	364.08	364.08
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	16	375.45	375.45
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	17	386.81	386.81
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	18	399.05	399.05
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	19	411.29	411.29
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	20	423.96	423.96
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	21	437.08	502.65
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	22	437.08	502.65
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	23	437.08	502.65
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	24	437.08	502.65
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	25	438.82	504.65
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	26	447.56	514.70
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	27	458.05	526.76
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	28	475.10	546.36
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	29	489.09	562.45
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	30	496.08	570.49
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	31	506.57	582.55
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	32	517.06	594.62
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	33	523.61	602.16
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	34	530.61	610.20
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	35	534.10	614.22
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	36	537.60	618.24
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	37	541.10	622.26
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	38	544.59	626.28
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	39	551.59	634.33
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	40	558.58	642.37
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	41	569.07	654.43
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	42	579.12	665.99
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	43	593.11	682.08
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	44	610.59	702.18
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	45	631.13	725.81
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	46	655.61	753.95
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	47	683.15	785.62
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	48	714.62	821.81
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	49	745.65	857.50
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	50	780.61	897.71
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	51	815.14	937.41
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	52	853.17	981.14
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	53	891.63	1025.38
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	54	933.15	1073.13
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	55	974.68	1120.88
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	56	1019.69	1172.65
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	57	1065.15	1224.92
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	58	1113.66	1280.71
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	59	1137.70	1308.36
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	60	1186.22	1364.15
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	61	1228.18	1412.40
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	62	1255.71	1444.07
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	63	1290.24	1483.78
86199PA0020010	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1311.21	1507.90
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	314.84	314.84
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	15	342.83	342.83
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	16	353.53	353.53
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	17	364.23	364.23
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	18	375.75	375.75
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	19	387.28	387.28
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	20	399.21	399.21
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	21	411.57	473.30
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	22	411.57	473.30
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	23	411.57	473.30
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	24	411.57	473.30
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	25	413.21	475.19
86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	26	421.44	484.65

86199PA0020010	Rating Area 8	Tobacco User/Non-Tobacco User	27	431.31	496.01
	Rating Area 8	Tobacco User/Non-Tobacco User	28	447.36	514.47
	Rating Area 8	Tobacco User/Non-Tobacco User	29	460.53	529.61
	Rating Area 8	Tobacco User/Non-Tobacco User	30	467.12	537.19
	Rating Area 8	Tobacco User/Non-Tobacco User	31	477.00	548.55
	Rating Area 8	Tobacco User/Non-Tobacco User	32	486.87	559.91
	Rating Area 8	Tobacco User/Non-Tobacco User	33	493.05	567.00
	Rating Area 8	Tobacco User/Non-Tobacco User	34	499.63	574.58
	Rating Area 8	Tobacco User/Non-Tobacco User	35	502.93	578.36
	Rating Area 8	Tobacco User/Non-Tobacco User	36	506.22	582.15
	Rating Area 8	Tobacco User/Non-Tobacco User	37	509.51	585.94
	Rating Area 8	Tobacco User/Non-Tobacco User	38	512.80	589.72
	Rating Area 8	Tobacco User/Non-Tobacco User	39	519.39	597.30
	Rating Area 8	Tobacco User/Non-Tobacco User	40	525.97	604.87
	Rating Area 8	Tobacco User/Non-Tobacco User	41	535.85	616.23
	Rating Area 8	Tobacco User/Non-Tobacco User	42	545.32	627.11
	Rating Area 8	Tobacco User/Non-Tobacco User	43	558.49	642.26
	Rating Area 8	Tobacco User/Non-Tobacco User	44	574.95	661.19
	Rating Area 8	Tobacco User/Non-Tobacco User	45	594.29	683.44
	Rating Area 8	Tobacco User/Non-Tobacco User	46	617.34	709.94
	Rating Area 8	Tobacco User/Non-Tobacco User	47	643.27	739.76
	Rating Area 8	Tobacco User/Non-Tobacco User	48	672.90	773.83
	Rating Area 8	Tobacco User/Non-Tobacco User	49	702.12	807.44
	Rating Area 8	Tobacco User/Non-Tobacco User	50	735.04	845.30
	Rating Area 8	Tobacco User/Non-Tobacco User	51	767.56	882.69
	Rating Area 8	Tobacco User/Non-Tobacco User	52	803.36	923.87
	Rating Area 8	Tobacco User/Non-Tobacco User	53	839.58	965.52
	Rating Area 8	Tobacco User/Non-Tobacco User	54	878.68	1010.48
	Rating Area 8	Tobacco User/Non-Tobacco User	55	917.78	1055.44
	Rating Area 8	Tobacco User/Non-Tobacco User	56	960.17	1104.19
	Rating Area 8	Tobacco User/Non-Tobacco User	57	1002.97	1153.41
	Rating Area 8	Tobacco User/Non-Tobacco User	58	1048.65	1205.95
	Rating Area 8	Tobacco User/Non-Tobacco User	59	1071.29	1231.98
	Rating Area 8	Tobacco User/Non-Tobacco User	60	1116.97	1284.52
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1156.48	1329.95
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1182.41	1359.77
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1214.92	1397.16
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1234.67	1419.87
86199PA0020007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	254.69	254.69
86199PA0020007	Rating Area 3	Tobacco User/Non-Tobacco User	15	277.33	277.33
	Rating Area 3	Tobacco User/Non-Tobacco User	16	285.99	285.99
	Rating Area 3	Tobacco User/Non-Tobacco User	17	294.64	294.64
	Rating Area 3	Tobacco User/Non-Tobacco User	18	303.97	303.97
	Rating Area 3	Tobacco User/Non-Tobacco User	19	313.29	313.29
	Rating Area 3	Tobacco User/Non-Tobacco User	20	322.94	322.94
	Rating Area 3	Tobacco User/Non-Tobacco User	21	332.94	382.88
	Rating Area 3	Tobacco User/Non-Tobacco User	22	332.94	382.88
	Rating Area 3	Tobacco User/Non-Tobacco User	23	332.94	382.88
	Rating Area 3	Tobacco User/Non-Tobacco User	24	332.94	382.88
	Rating Area 3	Tobacco User/Non-Tobacco User	25	334.26	384.40
	Rating Area 3	Tobacco User/Non-Tobacco User	26	340.92	392.06
	Rating Area 3	Tobacco User/Non-Tobacco User	27	348.91	401.25
	Rating Area 3	Tobacco User/Non-Tobacco User	28	361.90	416.18
	Rating Area 3	Tobacco User/Non-Tobacco User	29	372.55	428.43
	Rating Area 3	Tobacco User/Non-Tobacco User	30	377.88	434.56
	Rating Area 3	Tobacco User/Non-Tobacco User	31	385.87	443.75
	Rating Area 3	Tobacco User/Non-Tobacco User	32	393.86	452.93
	Rating Area 3	Tobacco User/Non-Tobacco User	33	398.85	458.68
	Rating Area 3	Tobacco User/Non-Tobacco User	34	404.18	464.80
	Rating Area 3	Tobacco User/Non-Tobacco User	35	406.84	467.87
	Rating Area 3	Tobacco User/Non-Tobacco User	36	409.50	470.93
	Rating Area 3	Tobacco User/Non-Tobacco User	37	412.17	473.99
	Rating Area 3	Tobacco User/Non-Tobacco User	38	414.83	477.06
	Rating Area 3	Tobacco User/Non-Tobacco User	39	420.16	483.18
	Rating Area 3	Tobacco User/Non-Tobacco User	40	425.48	489.31
	Rating Area 3	Tobacco User/Non-Tobacco User	41	433.48	498.50
	Rating Area 3	Tobacco User/Non-Tobacco User	42	441.13	507.30

86199PA0020007	Rating Area 3	Tobacco User/Non-Tobacco User	43	451.79	519.55
			44	465.10	534.87
			45	480.75	552.86
			46	499.40	574.30
			47	520.37	598.43
			48	544.34	625.99
			49	567.98	653.18
			50	594.61	683.81
			51	620.91	714.05
			52	649.88	747.36
			53	679.18	781.05
			54	710.81	817.43
			55	742.43	853.80
			56	776.73	893.23
			57	811.35	933.05
			58	848.31	975.55
			59	866.62	996.61
			60	903.57	1039.11
			61	935.53	1075.86
			62	956.51	1099.98
			63	982.81	1130.23
			64 and over	998.78	1148.60
86199PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	300.66	300.66
86199PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	15	327.39	327.39
			16	337.60	337.60
			17	347.82	347.82
			18	358.83	358.83
			19	369.83	369.83
			20	381.23	381.23
			21	393.03	451.98
			22	393.03	451.98
			23	393.03	451.98
			24	393.03	451.98
			25	394.59	453.78
			26	402.45	462.82
			27	411.88	473.67
			28	427.21	491.29
			29	439.79	505.76
			30	446.08	512.99
			31	455.51	523.84
			32	464.94	534.68
			33	470.84	541.46
			34	477.13	548.69
			35	480.27	552.31
			36	483.41	555.93
			37	486.56	559.54
			38	489.70	563.16
			39	495.99	570.39
			40	502.28	577.62
			41	511.71	588.47
			42	520.75	598.86
			43	533.33	613.33
			44	549.05	631.41
			45	567.52	652.65
			46	589.53	677.96
			47	614.29	706.43
			48	642.59	738.97
			49	670.49	771.06
			50	701.93	807.22
			51	732.98	842.93
			52	767.17	882.25
			53	801.76	922.02
			54	839.10	964.96
			55	876.43	1007.90
			56	916.91	1054.45
			57	957.79	1101.46
			58	1001.41	1151.62

86199PA0020007	Rating Area 6		Tobacco User/Non-Tobacco User	59	1023.03	1176.48
	Rating Area 6		Tobacco User/Non-Tobacco User	60	1066.65	1226.65
	Rating Area 6		Tobacco User/Non-Tobacco User	61	1104.38	1270.04
	Rating Area 6		Tobacco User/Non-Tobacco User	62	1129.14	1298.52
	Rating Area 6		Tobacco User/Non-Tobacco User	63	1160.19	1334.22
	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1179.05	1355.91
86199PA0020007	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	283.11	283.11
86199PA0020007	Rating Area 8		Tobacco User/Non-Tobacco User	15	308.27	308.27
	Rating Area 8		Tobacco User/Non-Tobacco User	16	317.90	317.90
	Rating Area 8		Tobacco User/Non-Tobacco User	17	327.52	327.52
	Rating Area 8		Tobacco User/Non-Tobacco User	18	337.88	337.88
	Rating Area 8		Tobacco User/Non-Tobacco User	19	348.24	348.24
	Rating Area 8		Tobacco User/Non-Tobacco User	20	358.97	358.97
	Rating Area 8		Tobacco User/Non-Tobacco User	21	370.09	425.60
	Rating Area 8		Tobacco User/Non-Tobacco User	22	370.09	425.60
	Rating Area 8		Tobacco User/Non-Tobacco User	23	370.09	425.60
	Rating Area 8		Tobacco User/Non-Tobacco User	24	370.09	425.60
	Rating Area 8		Tobacco User/Non-Tobacco User	25	371.56	427.29
	Rating Area 8		Tobacco User/Non-Tobacco User	26	378.96	435.80
	Rating Area 8		Tobacco User/Non-Tobacco User	27	387.84	446.02
	Rating Area 8		Tobacco User/Non-Tobacco User	28	402.27	462.61
	Rating Area 8		Tobacco User/Non-Tobacco User	29	414.12	476.23
	Rating Area 8		Tobacco User/Non-Tobacco User	30	420.04	483.04
	Rating Area 8		Tobacco User/Non-Tobacco User	31	428.92	493.26
	Rating Area 8		Tobacco User/Non-Tobacco User	32	437.80	503.47
	Rating Area 8		Tobacco User/Non-Tobacco User	33	443.35	509.85
	Rating Area 8		Tobacco User/Non-Tobacco User	34	449.27	516.66
	Rating Area 8		Tobacco User/Non-Tobacco User	35	452.23	520.07
	Rating Area 8		Tobacco User/Non-Tobacco User	36	455.19	523.47
	Rating Area 8		Tobacco User/Non-Tobacco User	37	458.15	526.88
	Rating Area 8		Tobacco User/Non-Tobacco User	38	461.11	530.28
	Rating Area 8		Tobacco User/Non-Tobacco User	39	467.04	537.09
	Rating Area 8		Tobacco User/Non-Tobacco User	40	472.96	543.90
	Rating Area 8		Tobacco User/Non-Tobacco User	41	481.84	554.11
	Rating Area 8		Tobacco User/Non-Tobacco User	42	490.35	563.90
	Rating Area 8		Tobacco User/Non-Tobacco User	43	502.19	577.52
	Rating Area 8		Tobacco User/Non-Tobacco User	44	517.00	594.55
	Rating Area 8		Tobacco User/Non-Tobacco User	45	534.39	614.55
	Rating Area 8		Tobacco User/Non-Tobacco User	46	555.11	638.38
	Rating Area 8		Tobacco User/Non-Tobacco User	47	578.43	665.19
	Rating Area 8		Tobacco User/Non-Tobacco User	48	605.07	695.84
	Rating Area 8		Tobacco User/Non-Tobacco User	49	631.35	726.05
	Rating Area 8		Tobacco User/Non-Tobacco User	50	660.96	760.10
	Rating Area 8		Tobacco User/Non-Tobacco User	51	690.19	793.72
	Rating Area 8		Tobacco User/Non-Tobacco User	52	722.39	830.75
	Rating Area 8		Tobacco User/Non-Tobacco User	53	754.96	868.20
	Rating Area 8		Tobacco User/Non-Tobacco User	54	790.11	908.63
	Rating Area 8		Tobacco User/Non-Tobacco User	55	825.27	949.06
	Rating Area 8		Tobacco User/Non-Tobacco User	56	863.39	992.90
	Rating Area 8		Tobacco User/Non-Tobacco User	57	901.88	1037.16
	Rating Area 8		Tobacco User/Non-Tobacco User	58	942.95	1084.40
	Rating Area 8		Tobacco User/Non-Tobacco User	59	963.31	1107.80
	Rating Area 8		Tobacco User/Non-Tobacco User	60	1004.39	1155.04
	Rating Area 8		Tobacco User/Non-Tobacco User	61	1039.91	1195.90
	Rating Area 8		Tobacco User/Non-Tobacco User	62	1063.23	1222.71
	Rating Area 8		Tobacco User/Non-Tobacco User	63	1092.46	1256.33
	Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	1110.22	1276.75
86199PA0020002	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	185.13	185.13
86199PA0020002	Rating Area 3		Tobacco User/Non-Tobacco User	15	201.59	201.59
	Rating Area 3		Tobacco User/Non-Tobacco User	16	207.88	207.88
	Rating Area 3		Tobacco User/Non-Tobacco User	17	214.17	214.17
	Rating Area 3		Tobacco User/Non-Tobacco User	18	220.95	220.95
	Rating Area 3		Tobacco User/Non-Tobacco User	19	227.72	227.72
	Rating Area 3		Tobacco User/Non-Tobacco User	20	234.74	234.74
	Rating Area 3		Tobacco User/Non-Tobacco User	21	242.01	278.31
	Rating Area 3		Tobacco User/Non-Tobacco User	22	242.01	278.31
	Rating Area 3		Tobacco User/Non-Tobacco User	23	242.01	278.31
	Rating Area 3		Tobacco User/Non-Tobacco User	23	242.01	278.31

86199PA0020002 Rating Area 3	Tobacco User/Non-Tobacco User		24	242.01	278.31
	Tobacco User/Non-Tobacco User		25	242.97	279.41
	Tobacco User/Non-Tobacco User		26	247.81	284.98
	Tobacco User/Non-Tobacco User		27	253.62	291.66
	Tobacco User/Non-Tobacco User		28	263.05	302.51
	Tobacco User/Non-Tobacco User		29	270.80	311.42
	Tobacco User/Non-Tobacco User		30	274.67	315.87
	Tobacco User/Non-Tobacco User		31	280.48	322.55
	Tobacco User/Non-Tobacco User		32	286.29	329.23
	Tobacco User/Non-Tobacco User		33	289.92	333.40
	Tobacco User/Non-Tobacco User		34	293.79	337.86
	Tobacco User/Non-Tobacco User		35	295.72	340.08
	Tobacco User/Non-Tobacco User		36	297.66	342.31
	Tobacco User/Non-Tobacco User		37	299.60	344.54
	Tobacco User/Non-Tobacco User		38	301.53	346.76
	Tobacco User/Non-Tobacco User		39	305.40	351.22
	Tobacco User/Non-Tobacco User		40	309.28	355.67
	Tobacco User/Non-Tobacco User		41	315.08	362.35
	Tobacco User/Non-Tobacco User		42	320.65	368.75
	Tobacco User/Non-Tobacco User		43	328.39	377.65
	Tobacco User/Non-Tobacco User		44	338.07	388.79
	Tobacco User/Non-Tobacco User		45	349.45	401.87
	Tobacco User/Non-Tobacco User		46	363.00	417.45
	Tobacco User/Non-Tobacco User		47	378.25	434.98
	Tobacco User/Non-Tobacco User		48	395.67	455.02
	Tobacco User/Non-Tobacco User		49	412.85	474.78
	Tobacco User/Non-Tobacco User		50	432.21	497.05
	Tobacco User/Non-Tobacco User		51	451.33	519.03
	Tobacco User/Non-Tobacco User		52	472.39	543.24
	Tobacco User/Non-Tobacco User		53	493.68	567.73
	Tobacco User/Non-Tobacco User		54	516.67	594.17
	Tobacco User/Non-Tobacco User		55	539.66	620.61
	Tobacco User/Non-Tobacco User		56	564.59	649.28
	Tobacco User/Non-Tobacco User		57	589.76	678.22
	Tobacco User/Non-Tobacco User		58	616.62	709.11
	Tobacco User/Non-Tobacco User		59	629.93	724.42
	Tobacco User/Non-Tobacco User		60	656.79	755.31
	Tobacco User/Non-Tobacco User		61	680.02	782.02
	Tobacco User/Non-Tobacco User		62	695.27	799.56
	Tobacco User/Non-Tobacco User		63	714.39	821.54
	Tobacco User/Non-Tobacco User		64 and over	725.99	834.89
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		0-14	218.54	218.54
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		15	237.97	237.97
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		16	245.40	245.40
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		17	252.83	252.83
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		18	260.82	260.82
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		19	268.82	268.82
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		20	277.11	277.11
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		21	285.69	328.54
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		22	285.69	328.54
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		23	285.69	328.54
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		24	285.69	328.54
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		25	286.82	329.84
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		26	292.53	336.41
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		27	299.39	344.30
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		28	310.53	357.11
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		29	319.67	367.63
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		30	324.24	372.88
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		31	331.10	380.77
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		32	337.96	388.65
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		33	342.24	393.58
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		34	346.81	398.84
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		35	349.10	401.46
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		36	351.38	404.09
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		37	353.67	406.72
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		38	355.96	409.35
86199PA0020002 Rating Area 6	Tobacco User/Non-Tobacco User		39	360.53	414.60

	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	40	365.10	419.86
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	41	371.95	427.75
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	42	378.52	435.30
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	43	387.67	445.82
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	44	399.09	458.96
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	45	412.52	474.40
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	46	428.52	492.79
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	47	446.52	513.49
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	48	467.08	537.15
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	49	487.37	560.47
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	50	510.22	586.75
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	51	532.79	612.71
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	52	557.64	641.29
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	53	582.78	670.20
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	54	609.92	701.41
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	55	637.06	732.62
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	56	666.49	766.46
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	57	696.20	800.63
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	58	727.91	837.09
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	59	743.62	855.16
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	60	775.33	891.63
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	61	802.76	923.17
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	62	820.75	943.87
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	63	843.32	969.82
	86199PA0020002 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	857.02	985.58
	86199PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	205.79	205.79
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	15	224.08	224.08
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	16	231.07	231.07
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	17	238.07	238.07
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	18	245.60	245.60
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	19	253.13	253.13
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	20	260.93	260.93
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	21	269.01	309.36
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	22	269.01	309.36
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	23	269.01	309.36
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	24	269.01	309.36
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	25	270.08	310.59
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	26	275.46	316.78
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	27	281.91	324.20
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	28	292.40	336.27
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	29	301.01	346.16
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	30	305.32	351.11
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	31	311.77	358.54
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	32	318.23	365.96
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	33	322.26	370.60
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	34	326.57	375.55
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	35	328.72	378.03
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	36	330.87	380.50
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	37	333.02	382.98
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	38	335.18	385.45
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	39	339.48	390.40
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	40	343.78	395.35
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	41	350.24	402.78
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	42	356.43	409.89
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	43	365.03	419.79
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	44	375.79	432.16
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	45	388.44	446.70
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	46	403.50	464.03
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	47	420.45	483.52
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	48	439.82	505.79
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	49	458.92	527.75
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	50	480.44	552.50
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	51	501.69	576.94
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	52	525.09	603.85
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	53	548.76	631.08
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	54	574.32	660.47
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	55	599.87	689.85

	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	56	627.58	721.72
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	57	655.56	753.89
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	58	685.42	788.23
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	59	700.21	805.24
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	60	730.07	839.58
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	61	755.89	869.28
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	62	772.84	888.77
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	63	794.09	913.21
	86199PA0020002 Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	806.99	928.04
	86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	191.22	191.22
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	15	208.21	208.21
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	16	214.71	214.71
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	17	221.21	221.21
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	18	228.21	228.21
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	19	235.21	235.21
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	20	242.46	242.46
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	21	249.97	287.46
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	22	249.97	287.46
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	23	249.97	287.46
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	24	249.97	287.46
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	25	250.96	288.60
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	26	255.96	294.35
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	27	261.96	301.25
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	28	271.70	312.46
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	29	279.70	321.66
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	30	283.70	326.26
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	31	289.70	333.16
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	32	295.70	340.05
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	33	299.45	344.37
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	34	303.45	348.97
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	35	305.45	351.26
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	36	307.45	353.56
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	37	309.45	355.86
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	38	311.45	358.16
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	39	315.45	362.76
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	40	319.45	367.36
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	41	325.44	374.26
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	42	331.19	380.87
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	43	339.19	390.07
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	44	349.19	401.57
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	45	360.94	415.08
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	46	374.94	431.18
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	47	390.68	449.29
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	48	408.68	469.98
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	49	426.43	490.39
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	50	446.42	513.39
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	51	466.17	536.10
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	52	487.92	561.10
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	53	509.91	586.40
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	54	533.66	613.71
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	55	557.40	641.02
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	56	583.15	670.62
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	57	609.15	700.52
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	58	636.89	732.42
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	59	650.64	748.23
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	60	678.38	780.14
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	61	702.38	807.74
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	62	718.13	825.85
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	63	737.87	848.55
	86199PA0020022 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	749.86	862.34
	86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	225.73	225.73
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	15	245.79	245.79
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	16	253.47	253.47
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	17	261.14	261.14
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	18	269.40	269.40
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	19	277.66	277.66
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	20	286.22	286.22

	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	21	295.08	339.34
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	22	295.08	339.34
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	23	295.08	339.34
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	24	295.08	339.34
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	25	296.25	340.69
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	26	302.15	347.48
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	27	309.23	355.62
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	28	320.74	368.85
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	29	330.18	379.71
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	30	334.91	385.14
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	31	341.99	393.29
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	32	349.07	401.43
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	33	353.49	406.52
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	34	358.22	411.95
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	35	360.58	414.66
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	36	362.94	417.38
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	37	365.30	420.09
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	38	367.66	422.81
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	39	372.38	428.24
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	40	377.10	433.67
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	41	384.18	441.81
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	42	390.97	449.61
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	43	400.41	460.47
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	44	412.21	474.05
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	45	426.08	489.99
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	46	442.61	509.00
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	47	461.20	530.38
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	48	482.44	554.81
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	49	503.39	578.90
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	50	527.00	606.05
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	51	550.31	632.85
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	52	575.98	662.38
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	53	601.94	692.24
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	54	629.98	724.47
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	55	658.01	756.71
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	56	688.40	791.66
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	57	719.09	826.95
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	58	751.84	864.62
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	59	768.07	883.28
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	60	800.82	920.95
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	61	829.15	953.52
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	62	847.74	974.90
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	63	871.05	1001.71
	86199PA0020022 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	885.20	1017.98
	86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	212.55	212.55
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	15	231.45	231.45
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	16	238.67	238.67
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	17	245.89	245.89
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	18	253.67	253.67
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	19	261.45	261.45
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	20	269.51	269.51
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	21	277.86	319.53
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	22	277.86	319.53
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	23	277.86	319.53
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	24	277.86	319.53
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	25	278.96	320.80
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	26	284.51	327.19
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	27	291.18	334.86
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	28	302.02	347.32
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	29	310.91	357.55
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	30	315.35	362.66
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	31	322.02	370.33
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	32	328.69	378.00
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	33	332.86	382.79
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	34	337.30	387.90
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	35	339.53	390.46
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	36	341.75	393.01

	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	37	343.97	395.57
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	38	346.20	398.13
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	39	350.64	403.24
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	40	355.09	408.35
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	41	361.76	416.02
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	42	368.15	423.37
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	43	377.04	433.59
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	44	388.15	446.37
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	45	401.21	461.39
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	46	416.77	479.28
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	47	434.27	499.41
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	48	454.28	522.42
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	49	474.00	545.11
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	50	496.23	570.67
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	51	518.18	595.91
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	52	542.35	623.71
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	53	566.81	651.83
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	54	593.20	682.18
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	55	619.60	712.54
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	56	648.21	745.45
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	57	677.11	778.68
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	58	707.95	814.14
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	59	723.23	831.72
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	60	754.07	867.18
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	61	780.75	897.86
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	62	798.25	917.99
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	63	820.20	943.23
	86199PA0020022 Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	833.53	958.56
	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	189.17	189.17
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	15	205.99	205.99
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	16	212.42	212.42
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	17	218.85	218.85
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	18	225.77	225.77
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	19	232.69	232.69
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	20	239.87	239.87
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	21	247.29	284.39
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	22	247.29	284.39
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	23	247.29	284.39
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	24	247.29	284.39
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	25	248.27	285.51
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	26	253.22	291.20
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	27	259.15	298.03
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	28	268.80	309.12
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	29	276.71	318.22
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	30	280.67	322.77
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	31	286.60	329.59
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	32	292.54	336.42
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	33	296.25	340.68
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	34	300.20	345.23
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	35	302.18	347.51
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	36	304.16	349.78
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	37	306.14	352.06
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	38	308.12	354.33
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	39	312.07	358.88
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	40	316.03	363.43
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	41	321.96	370.26
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	42	327.65	376.80
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	43	335.57	385.90
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	44	345.46	397.27
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	45	357.08	410.64
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	46	370.93	426.57
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	47	386.51	444.48
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	48	404.31	464.96
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	49	421.87	485.15
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	50	441.65	507.90
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	51	461.19	530.36
	86199PA0020006 Rating Area 3		Tobacco User/Non-Tobacco User	52	482.70	555.10

	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	53	504.46	580.13
	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	54	527.95	607.15
	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	55	551.44	634.16
	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	56	576.91	663.45
	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	57	602.63	693.03
	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	58	630.08	724.59
	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	59	643.68	740.23
	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	60	671.13	771.80
	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	61	694.87	799.10
	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	62	710.45	817.02
	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	63	729.98	839.48
	86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	741.84	853.12
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	223.32	223.32
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	15	243.17	243.17
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	16	250.76	250.76
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	17	258.35	258.35
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	18	266.52	266.52
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	19	274.69	274.69
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	20	283.16	283.16
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	21	291.93	335.71
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	22	291.93	335.71
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	23	291.93	335.71
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	24	291.93	335.71
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	25	293.08	337.05
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	26	298.92	343.76
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	27	305.93	351.82
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	28	317.31	364.91
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	29	326.65	375.65
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	30	331.32	381.02
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	31	338.33	389.08
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	32	345.34	397.14
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	33	349.72	402.17
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	34	354.39	407.54
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	35	356.72	410.23
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	36	359.06	412.91
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	37	361.39	415.60
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	38	363.73	418.29
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	39	368.40	423.66
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	40	373.07	429.03
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	41	380.07	437.09
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	42	386.79	444.81
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	43	396.13	455.55
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	44	407.81	468.98
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	45	421.53	484.76
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	46	437.87	503.55
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	47	456.26	524.70
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	48	477.28	548.87
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	49	498.01	572.71
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	50	521.36	599.57
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	51	544.42	626.09
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	52	569.82	655.29
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	53	595.51	684.83
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	54	623.24	716.73
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	55	650.97	748.62
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	56	681.04	783.20
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	57	711.40	818.11
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	58	743.80	855.37
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	59	759.86	873.84
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	60	792.26	911.10
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	61	820.28	943.33
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	62	838.67	964.48
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	63	861.74	991.00
	86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	875.74	1007.10
	86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	210.28	210.28
	86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	15	228.97	228.97
	86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	16	236.12	236.12
	86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	17	243.26	243.26

	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	18	250.96	250.96
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	19	258.66	258.66
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	20	266.63	266.63
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	21	274.88	316.12
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	22	274.88	316.12
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	23	274.88	316.12
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	24	274.88	316.12
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	25	275.97	317.37
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	26	281.47	323.69
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	27	288.07	331.28
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	28	298.79	343.61
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	29	307.58	353.72
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	30	311.98	358.78
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	31	318.58	366.37
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	32	325.18	373.95
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	33	329.30	378.69
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	34	333.70	383.75
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	35	335.90	386.28
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	36	338.10	388.81
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	37	340.29	391.34
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	38	342.49	393.87
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	39	346.89	398.93
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	40	351.29	403.98
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	41	357.89	411.57
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	42	364.21	418.84
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	43	373.01	428.96
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	44	384.00	441.60
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	45	396.92	456.46
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	46	412.31	474.16
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	47	429.63	494.07
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	48	449.42	516.83
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	49	468.94	539.28
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	50	490.93	564.57
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	51	512.64	589.54
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	52	536.56	617.04
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	53	560.74	644.86
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	54	586.86	674.89
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	55	612.97	704.92
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	56	641.28	737.48
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	57	669.87	770.35
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	58	700.38	805.44
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	59	715.50	822.82
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	60	746.01	857.91
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	61	772.40	888.26
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	62	789.72	908.17
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	63	811.43	933.14
	86199PA0020006 Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	824.61	948.31
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	239.76	239.76
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	15	261.07	261.07
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	16	269.22	269.22
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	17	277.37	277.37
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	18	286.14	286.14
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	19	294.92	294.92
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	20	304.01	304.01
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	21	313.42	360.43
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	22	313.42	360.43
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	23	313.42	360.43
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	24	313.42	360.43
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	25	314.66	361.86
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	26	320.93	369.07
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	27	328.45	377.72
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	28	340.68	391.78
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	29	350.70	403.31
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	30	355.72	409.08
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	31	363.24	417.73
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	32	370.76	426.38
	86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	33	375.46	431.78

86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	34	380.48	437.55
	Rating Area 3	Tobacco User/Non-Tobacco User	35	382.99	440.43
	Rating Area 3	Tobacco User/Non-Tobacco User	36	385.49	443.32
	Rating Area 3	Tobacco User/Non-Tobacco User	37	388.00	446.20
	Rating Area 3	Tobacco User/Non-Tobacco User	38	390.51	449.08
	Rating Area 3	Tobacco User/Non-Tobacco User	39	395.52	454.85
	Rating Area 3	Tobacco User/Non-Tobacco User	40	400.54	460.62
	Rating Area 3	Tobacco User/Non-Tobacco User	41	408.06	469.27
	Rating Area 3	Tobacco User/Non-Tobacco User	42	415.27	477.56
	Rating Area 3	Tobacco User/Non-Tobacco User	43	425.30	489.09
	Rating Area 3	Tobacco User/Non-Tobacco User	44	437.83	503.51
	Rating Area 3	Tobacco User/Non-Tobacco User	45	452.56	520.45
	Rating Area 3	Tobacco User/Non-Tobacco User	46	470.11	540.63
	Rating Area 3	Tobacco User/Non-Tobacco User	47	489.86	563.34
	Rating Area 3	Tobacco User/Non-Tobacco User	48	512.42	589.29
	Rating Area 3	Tobacco User/Non-Tobacco User	49	534.68	614.88
	Rating Area 3	Tobacco User/Non-Tobacco User	50	559.75	643.71
	Rating Area 3	Tobacco User/Non-Tobacco User	51	584.51	672.18
	Rating Area 3	Tobacco User/Non-Tobacco User	52	611.77	703.54
	Rating Area 3	Tobacco User/Non-Tobacco User	53	639.35	735.26
	Rating Area 3	Tobacco User/Non-Tobacco User	54	669.13	769.50
	Rating Area 3	Tobacco User/Non-Tobacco User	55	698.90	803.74
	Rating Area 3	Tobacco User/Non-Tobacco User	56	731.18	840.86
	Rating Area 3	Tobacco User/Non-Tobacco User	57	763.78	878.34
	Rating Area 3	Tobacco User/Non-Tobacco User	58	798.57	918.35
	Rating Area 3	Tobacco User/Non-Tobacco User	59	815.80	938.17
	Rating Area 3	Tobacco User/Non-Tobacco User	60	850.59	978.18
	Rating Area 3	Tobacco User/Non-Tobacco User	61	880.68	1012.78
	Rating Area 3	Tobacco User/Non-Tobacco User	62	900.42	1035.49
	Rating Area 3	Tobacco User/Non-Tobacco User	63	925.18	1063.96
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	940.22	1081.25
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	283.03	283.03
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	15	308.19	308.19
	Rating Area 6	Tobacco User/Non-Tobacco User	16	317.81	317.81
	Rating Area 6	Tobacco User/Non-Tobacco User	17	327.43	327.43
	Rating Area 6	Tobacco User/Non-Tobacco User	18	337.79	337.79
	Rating Area 6	Tobacco User/Non-Tobacco User	19	348.15	348.15
	Rating Area 6	Tobacco User/Non-Tobacco User	20	358.88	358.88
	Rating Area 6	Tobacco User/Non-Tobacco User	21	369.98	425.48
	Rating Area 6	Tobacco User/Non-Tobacco User	22	369.98	425.48
	Rating Area 6	Tobacco User/Non-Tobacco User	23	369.98	425.48
	Rating Area 6	Tobacco User/Non-Tobacco User	24	369.98	425.48
	Rating Area 6	Tobacco User/Non-Tobacco User	25	371.45	427.17
	Rating Area 6	Tobacco User/Non-Tobacco User	26	378.85	435.68
	Rating Area 6	Tobacco User/Non-Tobacco User	27	387.73	445.89
	Rating Area 6	Tobacco User/Non-Tobacco User	28	402.16	462.49
	Rating Area 6	Tobacco User/Non-Tobacco User	29	414.00	476.10
	Rating Area 6	Tobacco User/Non-Tobacco User	30	419.92	482.91
	Rating Area 6	Tobacco User/Non-Tobacco User	31	428.80	493.12
	Rating Area 6	Tobacco User/Non-Tobacco User	32	437.68	503.33
	Rating Area 6	Tobacco User/Non-Tobacco User	33	443.23	509.71
	Rating Area 6	Tobacco User/Non-Tobacco User	34	449.15	516.52
	Rating Area 6	Tobacco User/Non-Tobacco User	35	452.11	519.93
	Rating Area 6	Tobacco User/Non-Tobacco User	36	455.07	523.33
	Rating Area 6	Tobacco User/Non-Tobacco User	37	458.03	526.73
	Rating Area 6	Tobacco User/Non-Tobacco User	38	460.99	530.14
	Rating Area 6	Tobacco User/Non-Tobacco User	39	466.91	536.94
	Rating Area 6	Tobacco User/Non-Tobacco User	40	472.83	543.75
	Rating Area 6	Tobacco User/Non-Tobacco User	41	481.71	553.96
	Rating Area 6	Tobacco User/Non-Tobacco User	42	490.22	563.75
	Rating Area 6	Tobacco User/Non-Tobacco User	43	502.06	577.36
	Rating Area 6	Tobacco User/Non-Tobacco User	44	516.85	594.38
	Rating Area 6	Tobacco User/Non-Tobacco User	45	534.24	614.38
	Rating Area 6	Tobacco User/Non-Tobacco User	46	554.96	638.21
	Rating Area 6	Tobacco User/Non-Tobacco User	47	578.27	665.01
	Rating Area 6	Tobacco User/Non-Tobacco User	48	604.91	695.64
	Rating Area 6	Tobacco User/Non-Tobacco User	49	631.18	725.85

	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	50	660.77	759.89
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	51	690.00	793.50
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	52	722.19	830.52
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	53	754.75	867.96
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	54	789.90	908.38
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	55	825.04	948.80
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	56	863.15	992.62
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	57	901.63	1036.87
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	58	942.70	1084.10
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	59	963.04	1107.50
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	60	1004.11	1154.73
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	61	1039.63	1195.57
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	62	1062.94	1222.38
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	63	1092.17	1255.99
	86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1109.91	1276.40
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	266.51	266.51
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	15	290.20	290.20
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	16	299.26	299.26
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	17	308.31	308.31
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	18	318.07	318.07
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	19	327.82	327.82
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	20	337.93	337.93
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	21	348.39	400.64
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	22	348.39	400.64
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	23	348.39	400.64
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	24	348.39	400.64
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	25	349.77	402.24
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	26	356.74	410.25
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	27	365.10	419.86
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	28	378.69	435.49
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	29	389.83	448.31
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	30	395.41	454.72
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	31	403.77	464.33
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	32	412.13	473.95
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	33	417.36	479.96
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	34	422.93	486.37
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	35	425.72	489.57
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	36	428.50	492.78
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	37	431.29	495.98
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	38	434.08	499.19
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	39	439.65	505.60
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	40	445.23	512.01
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	41	453.59	521.62
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	42	461.60	530.84
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	43	472.75	543.66
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	44	486.68	559.68
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	45	503.06	578.51
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	46	522.57	600.95
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	47	544.51	626.19
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	48	569.60	655.04
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	49	594.33	683.48
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	50	622.20	715.53
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	51	649.72	747.18
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	52	680.03	782.04
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	53	710.69	817.29
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	54	743.78	855.35
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	55	776.88	893.41
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	56	812.76	934.68
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	57	848.99	976.34
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	58	887.66	1020.81
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	59	906.82	1042.85
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	60	945.49	1087.32
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	61	978.94	1125.78
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	62	1000.89	1151.02
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	63	1028.41	1182.67
	86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1045.12	1201.89
	86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	262.18	262.18

	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	15	285.48	285.48
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	16	294.39	294.39
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	17	303.30	303.30
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	18	312.90	312.90
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	19	322.49	322.49
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	20	332.43	332.43
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	21	342.73	394.13
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	22	342.73	394.13
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	23	342.73	394.13
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	24	342.73	394.13
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	25	344.09	395.70
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	26	350.94	403.58
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	27	359.17	413.04
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	28	372.53	428.41
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	29	383.50	441.02
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	30	388.98	447.33
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	31	397.21	456.79
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	32	405.43	466.25
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	33	410.57	472.16
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	34	416.06	478.46
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	35	418.80	481.62
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	36	421.54	484.77
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	37	424.28	487.92
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	38	427.02	491.08
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	39	432.51	497.38
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	40	437.99	503.69
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	41	446.22	513.15
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	42	454.10	522.21
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	43	465.06	534.82
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	44	478.77	550.59
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	45	494.88	569.11
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	46	514.07	591.18
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	47	535.66	616.01
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	48	560.34	644.39
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	49	584.67	672.37
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	50	612.09	703.90
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	51	639.16	735.04
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	52	668.98	769.33
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	53	699.14	804.01
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	54	731.70	841.45
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	55	764.25	878.89
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	56	799.55	919.49
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	57	835.20	960.48
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	58	873.24	1004.22
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	59	892.09	1025.90
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	60	930.13	1069.65
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	61	963.03	1107.48
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	62	984.62	1132.31
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	63	1011.70	1163.45
	86199PA0040008 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1028.14	1182.36
	86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	309.50	309.50
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	15	337.01	337.01
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	16	347.53	347.53
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	17	358.04	358.04
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	18	369.37	369.37
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	19	380.70	380.70
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	20	392.43	392.43
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	21	404.58	465.27
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	22	404.58	465.27
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	23	404.58	465.27
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	24	404.58	465.27
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	25	406.19	467.12
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	26	414.28	476.42
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	27	423.99	487.59
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	28	439.77	505.73
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	29	452.71	520.62
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	30	459.19	528.07

	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	31	468.90	539.23
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	32	478.61	550.40
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	33	484.68	557.38
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	34	491.15	564.82
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	35	494.38	568.54
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	36	497.62	572.26
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	37	500.86	575.99
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	38	504.09	579.71
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	39	510.57	587.15
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	40	517.04	594.60
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	41	526.75	605.76
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	42	536.06	616.46
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	43	549.00	631.35
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	44	565.18	649.96
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	45	584.20	671.83
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	46	606.86	697.88
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	47	632.34	727.19
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	48	661.47	760.69
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	49	690.20	793.73
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	50	722.56	830.95
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	51	754.52	867.70
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	52	789.72	908.18
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	53	825.32	949.12
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	54	863.76	993.32
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	55	902.19	1037.52
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	56	943.86	1085.44
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	57	985.94	1133.83
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	58	1030.85	1185.47
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	59	1053.10	1211.06
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	60	1098.00	1262.70
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	61	1136.84	1307.37
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	62	1162.33	1336.68
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	63	1194.29	1373.44
	86199PA0040008 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1213.70	1395.76
	86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	291.43	291.43
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	15	317.33	317.33
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	16	327.24	327.24
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	17	337.14	337.14
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	18	347.81	347.81
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	19	358.48	358.48
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	20	369.52	369.52
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	21	380.96	438.11
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	22	380.96	438.11
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	23	380.96	438.11
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	24	380.96	438.11
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	25	382.48	439.85
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	26	390.10	448.61
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	27	399.24	459.12
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	28	414.10	476.21
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	29	426.29	490.23
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	30	432.38	497.24
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	31	441.52	507.75
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	32	450.67	518.27
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	33	456.38	524.84
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	34	462.48	531.85
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	35	465.52	535.35
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	36	468.57	538.86
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	37	471.62	542.36
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	38	474.67	545.87
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	39	480.76	552.88
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	40	486.86	559.89
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	41	496.00	570.40
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	42	504.76	580.48
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	43	516.95	594.50
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	44	532.19	612.02
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	45	550.10	632.61
	86199PA0040008 Rating Area 8		Tobacco User/Non-Tobacco User	46	571.43	657.14

86199PA0040008	Rating Area 8		Tobacco User/Non-Tobacco User	47	595.43	684.74
	Rating Area 8		Tobacco User/Non-Tobacco User	48	622.86	716.29
	Rating Area 8		Tobacco User/Non-Tobacco User	49	649.91	747.39
	Rating Area 8		Tobacco User/Non-Tobacco User	50	680.38	782.44
	Rating Area 8		Tobacco User/Non-Tobacco User	51	710.48	817.05
	Rating Area 8		Tobacco User/Non-Tobacco User	52	743.62	855.16
	Rating Area 8		Tobacco User/Non-Tobacco User	53	777.14	893.72
	Rating Area 8		Tobacco User/Non-Tobacco User	54	813.33	935.33
	Rating Area 8		Tobacco User/Non-Tobacco User	55	849.52	976.95
	Rating Area 8		Tobacco User/Non-Tobacco User	56	888.76	1022.08
	Rating Area 8		Tobacco User/Non-Tobacco User	57	928.38	1067.64
	Rating Area 8		Tobacco User/Non-Tobacco User	58	970.67	1116.27
	Rating Area 8		Tobacco User/Non-Tobacco User	59	991.62	1140.36
	Rating Area 8		Tobacco User/Non-Tobacco User	60	1033.91	1188.99
	Rating Area 8		Tobacco User/Non-Tobacco User	61	1070.48	1231.05
	Rating Area 8		Tobacco User/Non-Tobacco User	62	1094.48	1258.65
	Rating Area 8		Tobacco User/Non-Tobacco User	63	1124.57	1293.26
	Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	1142.85	1314.28
86199PA0040003	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	190.55	190.55
86199PA0040003	Rating Area 3		Tobacco User/Non-Tobacco User	15	207.49	207.49
	Rating Area 3		Tobacco User/Non-Tobacco User	16	213.96	213.96
	Rating Area 3		Tobacco User/Non-Tobacco User	17	220.44	220.44
	Rating Area 3		Tobacco User/Non-Tobacco User	18	227.42	227.42
	Rating Area 3		Tobacco User/Non-Tobacco User	19	234.39	234.39
	Rating Area 3		Tobacco User/Non-Tobacco User	20	241.61	241.61
	Rating Area 3		Tobacco User/Non-Tobacco User	21	249.10	286.46
	Rating Area 3		Tobacco User/Non-Tobacco User	22	249.10	286.46
	Rating Area 3		Tobacco User/Non-Tobacco User	23	249.10	286.46
	Rating Area 3		Tobacco User/Non-Tobacco User	24	249.10	286.46
	Rating Area 3		Tobacco User/Non-Tobacco User	25	250.08	287.59
	Rating Area 3		Tobacco User/Non-Tobacco User	26	255.06	293.32
	Rating Area 3		Tobacco User/Non-Tobacco User	27	261.04	300.20
	Rating Area 3		Tobacco User/Non-Tobacco User	28	270.76	311.37
	Rating Area 3		Tobacco User/Non-Tobacco User	29	278.73	320.54
	Rating Area 3		Tobacco User/Non-Tobacco User	30	282.71	325.12
	Rating Area 3		Tobacco User/Non-Tobacco User	31	288.69	331.99
	Rating Area 3		Tobacco User/Non-Tobacco User	32	294.67	338.87
	Rating Area 3		Tobacco User/Non-Tobacco User	33	298.40	343.17
	Rating Area 3		Tobacco User/Non-Tobacco User	34	302.39	347.75
	Rating Area 3		Tobacco User/Non-Tobacco User	35	304.38	350.04
	Rating Area 3		Tobacco User/Non-Tobacco User	36	306.38	352.33
	Rating Area 3		Tobacco User/Non-Tobacco User	37	308.37	354.62
	Rating Area 3		Tobacco User/Non-Tobacco User	38	310.36	356.92
	Rating Area 3		Tobacco User/Non-Tobacco User	39	314.35	361.50
	Rating Area 3		Tobacco User/Non-Tobacco User	40	318.33	366.08
	Rating Area 3		Tobacco User/Non-Tobacco User	41	324.31	372.96
	Rating Area 3		Tobacco User/Non-Tobacco User	42	330.04	379.54
	Rating Area 3		Tobacco User/Non-Tobacco User	43	338.01	388.71
	Rating Area 3		Tobacco User/Non-Tobacco User	44	347.97	400.17
	Rating Area 3		Tobacco User/Non-Tobacco User	45	359.68	413.63
	Rating Area 3		Tobacco User/Non-Tobacco User	46	373.63	429.67
	Rating Area 3		Tobacco User/Non-Tobacco User	47	389.32	447.72
	Rating Area 3		Tobacco User/Non-Tobacco User	48	407.26	468.34
	Rating Area 3		Tobacco User/Non-Tobacco User	49	424.94	488.68
	Rating Area 3		Tobacco User/Non-Tobacco User	50	444.87	511.60
	Rating Area 3		Tobacco User/Non-Tobacco User	51	464.55	534.23
	Rating Area 3		Tobacco User/Non-Tobacco User	52	486.22	559.15
	Rating Area 3		Tobacco User/Non-Tobacco User	53	508.14	584.36
	Rating Area 3		Tobacco User/Non-Tobacco User	54	531.80	611.57
	Rating Area 3		Tobacco User/Non-Tobacco User	55	555.46	638.78
	Rating Area 3		Tobacco User/Non-Tobacco User	56	581.12	668.28
	Rating Area 3		Tobacco User/Non-Tobacco User	57	607.02	698.08
	Rating Area 3		Tobacco User/Non-Tobacco User	58	634.67	729.87
	Rating Area 3		Tobacco User/Non-Tobacco User	59	648.37	745.63
	Rating Area 3		Tobacco User/Non-Tobacco User	60	676.02	777.42
	Rating Area 3		Tobacco User/Non-Tobacco User	61	699.93	804.92
	Rating Area 3		Tobacco User/Non-Tobacco User	62	715.62	822.97

86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	63	735.30	845.60
			64 and over	747.25	859.34
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	224.94	224.94
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	15	244.94	244.94
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	16	252.58	252.58
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	17	260.23	260.23
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	18	268.46	268.46
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	19	276.69	276.69
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	20	285.22	285.22
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	21	294.05	338.16
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	22	294.05	338.16
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	23	294.05	338.16
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	24	294.05	338.16
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	25	295.22	339.50
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	26	301.10	346.26
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	27	308.16	354.38
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	28	319.62	367.57
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	29	329.03	378.39
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	30	333.74	383.80
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	31	340.79	391.91
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	32	347.85	400.03
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	33	352.26	405.10
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	34	356.97	410.51
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	35	359.32	413.22
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	36	361.67	415.92
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	37	364.02	418.63
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	38	366.38	421.33
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	39	371.08	426.74
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	40	375.79	432.15
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	41	382.84	440.27
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	42	389.61	448.05
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	43	399.02	458.87
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	44	410.78	472.39
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	45	424.60	488.29
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	46	441.06	507.22
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	47	459.59	528.53
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	48	480.76	552.87
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	49	501.64	576.88
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	50	525.16	603.93
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	51	548.39	630.65
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	52	573.97	660.07
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	53	599.85	689.82
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	54	627.78	721.95
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	55	655.71	754.07
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	56	686.00	788.90
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	57	716.58	824.07
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	58	749.22	861.60
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	59	765.39	880.20
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	60	798.03	917.74
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	61	826.26	950.20
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	62	844.78	971.50
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	63	868.01	998.21
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	882.12	1014.44
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	211.81	211.81
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	15	230.64	230.64
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	16	237.84	237.84
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	17	245.04	245.04
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	18	252.79	252.79
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	19	260.54	260.54
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	20	268.57	268.57
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	21	276.89	318.42
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	22	276.89	318.42
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	23	276.89	318.42
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	24	276.89	318.42
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	25	277.98	319.68
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	26	283.52	326.05
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	27	290.17	333.69

86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	28	300.97	346.11
	Rating Area 8	Tobacco User/Non-Tobacco User	29	309.83	356.30
	Rating Area 8	Tobacco User/Non-Tobacco User	30	314.26	361.39
	Rating Area 8	Tobacco User/Non-Tobacco User	31	320.90	369.04
	Rating Area 8	Tobacco User/Non-Tobacco User	32	327.55	376.68
	Rating Area 8	Tobacco User/Non-Tobacco User	33	331.70	381.45
	Rating Area 8	Tobacco User/Non-Tobacco User	34	336.13	386.55
	Rating Area 8	Tobacco User/Non-Tobacco User	35	338.34	389.10
	Rating Area 8	Tobacco User/Non-Tobacco User	36	340.56	391.64
	Rating Area 8	Tobacco User/Non-Tobacco User	37	342.77	394.19
	Rating Area 8	Tobacco User/Non-Tobacco User	38	344.99	396.74
	Rating Area 8	Tobacco User/Non-Tobacco User	39	349.42	401.83
	Rating Area 8	Tobacco User/Non-Tobacco User	40	353.85	406.93
	Rating Area 8	Tobacco User/Non-Tobacco User	41	360.49	414.57
	Rating Area 8	Tobacco User/Non-Tobacco User	42	366.86	421.89
	Rating Area 8	Tobacco User/Non-Tobacco User	43	375.72	432.08
	Rating Area 8	Tobacco User/Non-Tobacco User	44	386.80	444.82
	Rating Area 8	Tobacco User/Non-Tobacco User	45	399.81	459.78
	Rating Area 8	Tobacco User/Non-Tobacco User	46	415.32	477.61
	Rating Area 8	Tobacco User/Non-Tobacco User	47	432.76	497.67
	Rating Area 8	Tobacco User/Non-Tobacco User	48	452.69	520.60
	Rating Area 8	Tobacco User/Non-Tobacco User	49	472.35	543.21
	Rating Area 8	Tobacco User/Non-Tobacco User	50	494.50	568.68
	Rating Area 8	Tobacco User/Non-Tobacco User	51	516.38	593.83
	Rating Area 8	Tobacco User/Non-Tobacco User	52	540.46	621.53
	Rating Area 8	Tobacco User/Non-Tobacco User	53	564.83	649.55
	Rating Area 8	Tobacco User/Non-Tobacco User	54	591.13	679.80
	Rating Area 8	Tobacco User/Non-Tobacco User	55	617.44	710.05
	Rating Area 8	Tobacco User/Non-Tobacco User	56	645.95	742.85
	Rating Area 8	Tobacco User/Non-Tobacco User	57	674.75	775.96
	Rating Area 8	Tobacco User/Non-Tobacco User	58	705.48	811.31
	Rating Area 8	Tobacco User/Non-Tobacco User	59	720.71	828.82
	Rating Area 8	Tobacco User/Non-Tobacco User	60	751.44	864.16
	Rating Area 8	Tobacco User/Non-Tobacco User	61	778.02	894.73
	Rating Area 8	Tobacco User/Non-Tobacco User	62	795.47	914.79
	Rating Area 8	Tobacco User/Non-Tobacco User	63	817.34	939.94
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	830.62	955.22
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	196.60	196.60
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	15	214.08	214.08
	Rating Area 3	Tobacco User/Non-Tobacco User	16	220.76	220.76
	Rating Area 3	Tobacco User/Non-Tobacco User	17	227.44	227.44
	Rating Area 3	Tobacco User/Non-Tobacco User	18	234.64	234.64
	Rating Area 3	Tobacco User/Non-Tobacco User	19	241.84	241.84
	Rating Area 3	Tobacco User/Non-Tobacco User	20	249.29	249.29
	Rating Area 3	Tobacco User/Non-Tobacco User	21	257.01	295.56
	Rating Area 3	Tobacco User/Non-Tobacco User	22	257.01	295.56
	Rating Area 3	Tobacco User/Non-Tobacco User	23	257.01	295.56
	Rating Area 3	Tobacco User/Non-Tobacco User	24	257.01	295.56
	Rating Area 3	Tobacco User/Non-Tobacco User	25	258.03	296.73
	Rating Area 3	Tobacco User/Non-Tobacco User	26	263.17	302.64
	Rating Area 3	Tobacco User/Non-Tobacco User	27	269.33	309.73
	Rating Area 3	Tobacco User/Non-Tobacco User	28	279.36	321.26
	Rating Area 3	Tobacco User/Non-Tobacco User	29	287.58	330.72
	Rating Area 3	Tobacco User/Non-Tobacco User	30	291.69	335.45
	Rating Area 3	Tobacco User/Non-Tobacco User	31	297.86	342.54
	Rating Area 3	Tobacco User/Non-Tobacco User	32	304.03	349.63
	Rating Area 3	Tobacco User/Non-Tobacco User	33	307.88	354.07
	Rating Area 3	Tobacco User/Non-Tobacco User	34	312.00	358.79
	Rating Area 3	Tobacco User/Non-Tobacco User	35	314.05	361.16
	Rating Area 3	Tobacco User/Non-Tobacco User	36	316.11	363.52
	Rating Area 3	Tobacco User/Non-Tobacco User	37	318.16	365.89
	Rating Area 3	Tobacco User/Non-Tobacco User	38	320.22	368.25
	Rating Area 3	Tobacco User/Non-Tobacco User	39	324.33	372.98
	Rating Area 3	Tobacco User/Non-Tobacco User	40	328.44	377.71
	Rating Area 3	Tobacco User/Non-Tobacco User	41	334.61	384.80
	Rating Area 3	Tobacco User/Non-Tobacco User	42	340.52	391.60
	Rating Area 3	Tobacco User/Non-Tobacco User	43	348.75	401.06

86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	44	359.03	412.88
	Rating Area 3	Tobacco User/Non-Tobacco User	45	371.10	426.77
	Rating Area 3	Tobacco User/Non-Tobacco User	46	385.50	443.32
	Rating Area 3	Tobacco User/Non-Tobacco User	47	401.69	461.94
	Rating Area 3	Tobacco User/Non-Tobacco User	48	420.19	483.22
	Rating Area 3	Tobacco User/Non-Tobacco User	49	438.44	504.20
	Rating Area 3	Tobacco User/Non-Tobacco User	50	459.00	527.85
	Rating Area 3	Tobacco User/Non-Tobacco User	51	479.30	551.20
	Rating Area 3	Tobacco User/Non-Tobacco User	52	501.66	576.91
	Rating Area 3	Tobacco User/Non-Tobacco User	53	524.28	602.92
	Rating Area 3	Tobacco User/Non-Tobacco User	54	548.69	630.99
	Rating Area 3	Tobacco User/Non-Tobacco User	55	573.11	659.07
	Rating Area 3	Tobacco User/Non-Tobacco User	56	599.58	689.51
	Rating Area 3	Tobacco User/Non-Tobacco User	57	626.30	720.25
	Rating Area 3	Tobacco User/Non-Tobacco User	58	654.83	753.06
	Rating Area 3	Tobacco User/Non-Tobacco User	59	668.97	769.31
	Rating Area 3	Tobacco User/Non-Tobacco User	60	697.49	802.12
	Rating Area 3	Tobacco User/Non-Tobacco User	61	722.16	830.49
	Rating Area 3	Tobacco User/Non-Tobacco User	62	738.35	849.11
	Rating Area 3	Tobacco User/Non-Tobacco User	63	758.66	872.46
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	770.98	886.63
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	232.09	232.09
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	15	252.72	252.72
	Rating Area 6	Tobacco User/Non-Tobacco User	16	260.61	260.61
	Rating Area 6	Tobacco User/Non-Tobacco User	17	268.49	268.49
	Rating Area 6	Tobacco User/Non-Tobacco User	18	276.99	276.99
	Rating Area 6	Tobacco User/Non-Tobacco User	19	285.48	285.48
	Rating Area 6	Tobacco User/Non-Tobacco User	20	294.28	294.28
	Rating Area 6	Tobacco User/Non-Tobacco User	21	303.39	348.90
	Rating Area 6	Tobacco User/Non-Tobacco User	22	303.39	348.90
	Rating Area 6	Tobacco User/Non-Tobacco User	23	303.39	348.90
	Rating Area 6	Tobacco User/Non-Tobacco User	24	303.39	348.90
	Rating Area 6	Tobacco User/Non-Tobacco User	25	304.60	350.29
	Rating Area 6	Tobacco User/Non-Tobacco User	26	310.66	357.26
	Rating Area 6	Tobacco User/Non-Tobacco User	27	317.94	365.64
	Rating Area 6	Tobacco User/Non-Tobacco User	28	329.78	379.24
	Rating Area 6	Tobacco User/Non-Tobacco User	29	339.48	390.41
	Rating Area 6	Tobacco User/Non-Tobacco User	30	344.34	395.99
	Rating Area 6	Tobacco User/Non-Tobacco User	31	351.62	404.36
	Rating Area 6	Tobacco User/Non-Tobacco User	32	358.90	412.74
	Rating Area 6	Tobacco User/Non-Tobacco User	33	363.45	417.97
	Rating Area 6	Tobacco User/Non-Tobacco User	34	368.31	423.55
	Rating Area 6	Tobacco User/Non-Tobacco User	35	370.73	426.34
	Rating Area 6	Tobacco User/Non-Tobacco User	36	373.16	429.13
	Rating Area 6	Tobacco User/Non-Tobacco User	37	375.59	431.93
	Rating Area 6	Tobacco User/Non-Tobacco User	38	378.01	434.72
	Rating Area 6	Tobacco User/Non-Tobacco User	39	382.87	440.30
	Rating Area 6	Tobacco User/Non-Tobacco User	40	387.72	445.88
	Rating Area 6	Tobacco User/Non-Tobacco User	41	395.00	454.25
	Rating Area 6	Tobacco User/Non-Tobacco User	42	401.98	462.28
	Rating Area 6	Tobacco User/Non-Tobacco User	43	411.69	473.44
	Rating Area 6	Tobacco User/Non-Tobacco User	44	423.83	487.40
	Rating Area 6	Tobacco User/Non-Tobacco User	45	438.08	503.80
	Rating Area 6	Tobacco User/Non-Tobacco User	46	455.07	523.33
	Rating Area 6	Tobacco User/Non-Tobacco User	47	474.19	545.31
	Rating Area 6	Tobacco User/Non-Tobacco User	48	496.03	570.43
	Rating Area 6	Tobacco User/Non-Tobacco User	49	517.57	595.21
	Rating Area 6	Tobacco User/Non-Tobacco User	50	541.84	623.12
	Rating Area 6	Tobacco User/Non-Tobacco User	51	565.81	650.68
	Rating Area 6	Tobacco User/Non-Tobacco User	52	592.20	681.03
	Rating Area 6	Tobacco User/Non-Tobacco User	53	618.90	711.73
	Rating Area 6	Tobacco User/Non-Tobacco User	54	647.72	744.88
	Rating Area 6	Tobacco User/Non-Tobacco User	55	676.54	778.02
	Rating Area 6	Tobacco User/Non-Tobacco User	56	707.79	813.96
	Rating Area 6	Tobacco User/Non-Tobacco User	57	739.34	850.24
	Rating Area 6	Tobacco User/Non-Tobacco User	58	773.02	888.97
	Rating Area 6	Tobacco User/Non-Tobacco User	59	789.70	908.16

	86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	60	823.38	946.89
	86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	61	852.50	980.38
	86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	62	871.62	1002.36
	86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	63	895.58	1029.92
	86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	910.14	1046.66
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	218.54	218.54
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	15	237.96	237.96
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	16	245.39	245.39
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	17	252.82	252.82
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	18	260.82	260.82
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	19	268.82	268.82
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	20	277.10	277.10
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	21	285.68	328.53
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	22	285.68	328.53
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	23	285.68	328.53
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	24	285.68	328.53
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	25	286.81	329.84
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	26	292.53	336.41
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	27	299.38	344.29
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	28	310.53	357.10
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	29	319.67	367.62
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	30	324.24	372.87
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	31	331.09	380.76
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	32	337.95	388.64
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	33	342.23	393.57
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	34	346.81	398.83
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	35	349.09	401.45
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	36	351.38	404.08
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	37	353.66	406.71
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	38	355.95	409.34
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	39	360.52	414.60
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	40	365.09	419.85
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	41	371.94	427.74
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	42	378.52	435.29
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	43	387.66	445.81
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	44	399.08	458.95
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	45	412.51	474.39
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	46	428.51	492.78
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	47	446.51	513.48
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	48	467.07	537.13
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	49	487.36	560.46
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	50	510.21	586.74
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	51	532.78	612.69
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	52	557.63	641.28
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	53	582.77	670.19
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	54	609.91	701.40
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	55	637.05	732.61
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	56	666.47	766.44
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	57	696.18	800.61
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	58	727.89	837.08
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	59	743.60	855.14
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	60	775.31	891.61
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	61	802.74	923.15
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	62	820.74	943.85
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	63	843.30	969.80
	86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	857.01	985.56
	86199PA0040006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	201.53	201.53
	86199PA0040006	Rating Area 3	Tobacco User/Non-Tobacco User	15	219.45	219.45
	86199PA0040006	Rating Area 3	Tobacco User/Non-Tobacco User	16	226.30	226.30
	86199PA0040006	Rating Area 3	Tobacco User/Non-Tobacco User	17	233.15	233.15
	86199PA0040006	Rating Area 3	Tobacco User/Non-Tobacco User	18	240.52	240.52
	86199PA0040006	Rating Area 3	Tobacco User/Non-Tobacco User	19	247.90	247.90
	86199PA0040006	Rating Area 3	Tobacco User/Non-Tobacco User	20	255.54	255.54
	86199PA0040006	Rating Area 3	Tobacco User/Non-Tobacco User	21	263.45	302.97
	86199PA0040006	Rating Area 3	Tobacco User/Non-Tobacco User	22	263.45	302.97
	86199PA0040006	Rating Area 3	Tobacco User/Non-Tobacco User	23	263.45	302.97
	86199PA0040006	Rating Area 3	Tobacco User/Non-Tobacco User	24	263.45	302.97

86199PA0040006	Rating Area 3	Tobacco User/Non-Tobacco User	25	264.49	304.17
	Rating Area 3	Tobacco User/Non-Tobacco User	26	269.76	310.23
	Rating Area 3	Tobacco User/Non-Tobacco User	27	276.09	317.50
	Rating Area 3	Tobacco User/Non-Tobacco User	28	286.36	329.31
	Rating Area 3	Tobacco User/Non-Tobacco User	29	294.79	339.01
	Rating Area 3	Tobacco User/Non-Tobacco User	30	299.01	343.86
	Rating Area 3	Tobacco User/Non-Tobacco User	31	305.33	351.13
	Rating Area 3	Tobacco User/Non-Tobacco User	32	311.65	358.40
	Rating Area 3	Tobacco User/Non-Tobacco User	33	315.60	362.94
	Rating Area 3	Tobacco User/Non-Tobacco User	34	319.82	367.79
	Rating Area 3	Tobacco User/Non-Tobacco User	35	321.92	370.21
	Rating Area 3	Tobacco User/Non-Tobacco User	36	324.03	372.64
	Rating Area 3	Tobacco User/Non-Tobacco User	37	326.14	375.06
	Rating Area 3	Tobacco User/Non-Tobacco User	38	328.25	377.48
	Rating Area 3	Tobacco User/Non-Tobacco User	39	332.46	382.33
	Rating Area 3	Tobacco User/Non-Tobacco User	40	336.68	387.18
	Rating Area 3	Tobacco User/Non-Tobacco User	41	343.00	394.45
	Rating Area 3	Tobacco User/Non-Tobacco User	42	349.06	401.42
	Rating Area 3	Tobacco User/Non-Tobacco User	43	357.49	411.11
	Rating Area 3	Tobacco User/Non-Tobacco User	44	368.03	423.23
	Rating Area 3	Tobacco User/Non-Tobacco User	45	380.41	437.47
	Rating Area 3	Tobacco User/Non-Tobacco User	46	395.16	454.44
	Rating Area 3	Tobacco User/Non-Tobacco User	47	411.76	473.52
	Rating Area 3	Tobacco User/Non-Tobacco User	48	430.73	495.33
	Rating Area 3	Tobacco User/Non-Tobacco User	49	449.43	516.84
	Rating Area 3	Tobacco User/Non-Tobacco User	50	470.51	541.08
	Rating Area 3	Tobacco User/Non-Tobacco User	51	491.32	565.01
	Rating Area 3	Tobacco User/Non-Tobacco User	52	514.24	591.37
	Rating Area 3	Tobacco User/Non-Tobacco User	53	537.42	618.03
	Rating Area 3	Tobacco User/Non-Tobacco User	54	562.45	646.81
	Rating Area 3	Tobacco User/Non-Tobacco User	55	587.47	675.59
	Rating Area 3	Tobacco User/Non-Tobacco User	56	614.61	706.80
	Rating Area 3	Tobacco User/Non-Tobacco User	57	642.01	738.31
	Rating Area 3	Tobacco User/Non-Tobacco User	58	671.25	771.93
	Rating Area 3	Tobacco User/Non-Tobacco User	59	685.74	788.60
	Rating Area 3	Tobacco User/Non-Tobacco User	60	714.98	822.22
	Rating Area 3	Tobacco User/Non-Tobacco User	61	740.27	851.31
	Rating Area 3	Tobacco User/Non-Tobacco User	62	756.87	870.40
	Rating Area 3	Tobacco User/Non-Tobacco User	63	777.68	894.33
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	790.31	908.86
86199PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	237.91	237.91
86199PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	15	259.05	259.05
	Rating Area 6	Tobacco User/Non-Tobacco User	16	267.14	267.14
	Rating Area 6	Tobacco User/Non-Tobacco User	17	275.22	275.22
	Rating Area 6	Tobacco User/Non-Tobacco User	18	283.93	283.93
	Rating Area 6	Tobacco User/Non-Tobacco User	19	292.64	292.64
	Rating Area 6	Tobacco User/Non-Tobacco User	20	301.66	301.66
	Rating Area 6	Tobacco User/Non-Tobacco User	21	311.00	357.65
	Rating Area 6	Tobacco User/Non-Tobacco User	22	311.00	357.65
	Rating Area 6	Tobacco User/Non-Tobacco User	23	311.00	357.65
	Rating Area 6	Tobacco User/Non-Tobacco User	24	311.00	357.65
	Rating Area 6	Tobacco User/Non-Tobacco User	25	312.23	359.07
	Rating Area 6	Tobacco User/Non-Tobacco User	26	318.45	366.22
	Rating Area 6	Tobacco User/Non-Tobacco User	27	325.92	374.80
	Rating Area 6	Tobacco User/Non-Tobacco User	28	338.04	388.75
	Rating Area 6	Tobacco User/Non-Tobacco User	29	348.00	400.19
	Rating Area 6	Tobacco User/Non-Tobacco User	30	352.97	405.92
	Rating Area 6	Tobacco User/Non-Tobacco User	31	360.44	414.50
	Rating Area 6	Tobacco User/Non-Tobacco User	32	367.90	423.08
	Rating Area 6	Tobacco User/Non-Tobacco User	33	372.56	428.45
	Rating Area 6	Tobacco User/Non-Tobacco User	34	377.54	434.17
	Rating Area 6	Tobacco User/Non-Tobacco User	35	380.03	437.03
	Rating Area 6	Tobacco User/Non-Tobacco User	36	382.52	439.89
	Rating Area 6	Tobacco User/Non-Tobacco User	37	385.00	442.75
	Rating Area 6	Tobacco User/Non-Tobacco User	38	387.49	445.61
	Rating Area 6	Tobacco User/Non-Tobacco User	39	392.47	451.34
	Rating Area 6	Tobacco User/Non-Tobacco User	40	397.44	457.06

86199PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	41	404.91	465.64
	Rating Area 6	Tobacco User/Non-Tobacco User	42	412.06	473.87
	Rating Area 6	Tobacco User/Non-Tobacco User	43	422.01	485.31
	Rating Area 6	Tobacco User/Non-Tobacco User	44	434.45	499.62
	Rating Area 6	Tobacco User/Non-Tobacco User	45	449.07	516.43
	Rating Area 6	Tobacco User/Non-Tobacco User	46	466.48	536.45
	Rating Area 6	Tobacco User/Non-Tobacco User	47	486.07	558.99
	Rating Area 6	Tobacco User/Non-Tobacco User	48	508.47	584.74
	Rating Area 6	Tobacco User/Non-Tobacco User	49	530.55	610.13
	Rating Area 6	Tobacco User/Non-Tobacco User	50	555.42	638.74
	Rating Area 6	Tobacco User/Non-Tobacco User	51	579.99	666.99
	Rating Area 6	Tobacco User/Non-Tobacco User	52	607.05	698.11
	Rating Area 6	Tobacco User/Non-Tobacco User	53	634.42	729.58
	Rating Area 6	Tobacco User/Non-Tobacco User	54	663.96	763.55
	Rating Area 6	Tobacco User/Non-Tobacco User	55	693.50	797.53
	Rating Area 6	Tobacco User/Non-Tobacco User	56	725.54	834.37
	Rating Area 6	Tobacco User/Non-Tobacco User	57	757.88	871.56
	Rating Area 6	Tobacco User/Non-Tobacco User	58	792.40	911.26
	Rating Area 6	Tobacco User/Non-Tobacco User	59	809.50	930.93
	Rating Area 6	Tobacco User/Non-Tobacco User	60	844.02	970.62
	Rating Area 6	Tobacco User/Non-Tobacco User	61	873.88	1004.96
	Rating Area 6	Tobacco User/Non-Tobacco User	62	893.47	1027.49
	Rating Area 6	Tobacco User/Non-Tobacco User	63	918.04	1055.74
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	932.95	1072.90
86199PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	224.02	224.02
86199PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	15	243.93	243.93
	Rating Area 8	Tobacco User/Non-Tobacco User	16	251.54	251.54
	Rating Area 8	Tobacco User/Non-Tobacco User	17	259.16	259.16
	Rating Area 8	Tobacco User/Non-Tobacco User	18	267.36	267.36
	Rating Area 8	Tobacco User/Non-Tobacco User	19	275.56	275.56
	Rating Area 8	Tobacco User/Non-Tobacco User	20	284.05	284.05
	Rating Area 8	Tobacco User/Non-Tobacco User	21	292.84	336.77
	Rating Area 8	Tobacco User/Non-Tobacco User	22	292.84	336.77
	Rating Area 8	Tobacco User/Non-Tobacco User	23	292.84	336.77
	Rating Area 8	Tobacco User/Non-Tobacco User	24	292.84	336.77
	Rating Area 8	Tobacco User/Non-Tobacco User	25	294.00	338.11
	Rating Area 8	Tobacco User/Non-Tobacco User	26	299.86	344.84
	Rating Area 8	Tobacco User/Non-Tobacco User	27	306.89	352.92
	Rating Area 8	Tobacco User/Non-Tobacco User	28	318.31	366.06
	Rating Area 8	Tobacco User/Non-Tobacco User	29	327.68	376.83
	Rating Area 8	Tobacco User/Non-Tobacco User	30	332.37	382.22
	Rating Area 8	Tobacco User/Non-Tobacco User	31	339.39	390.30
	Rating Area 8	Tobacco User/Non-Tobacco User	32	346.42	398.39
	Rating Area 8	Tobacco User/Non-Tobacco User	33	350.81	403.44
	Rating Area 8	Tobacco User/Non-Tobacco User	34	355.50	408.83
	Rating Area 8	Tobacco User/Non-Tobacco User	35	357.84	411.52
	Rating Area 8	Tobacco User/Non-Tobacco User	36	360.19	414.21
	Rating Area 8	Tobacco User/Non-Tobacco User	37	362.53	416.91
	Rating Area 8	Tobacco User/Non-Tobacco User	38	364.87	419.60
	Rating Area 8	Tobacco User/Non-Tobacco User	39	369.56	424.99
	Rating Area 8	Tobacco User/Non-Tobacco User	40	374.24	430.38
	Rating Area 8	Tobacco User/Non-Tobacco User	41	381.27	438.46
	Rating Area 8	Tobacco User/Non-Tobacco User	42	388.00	446.21
	Rating Area 8	Tobacco User/Non-Tobacco User	43	397.38	456.98
	Rating Area 8	Tobacco User/Non-Tobacco User	44	409.09	470.45
	Rating Area 8	Tobacco User/Non-Tobacco User	45	422.85	486.28
	Rating Area 8	Tobacco User/Non-Tobacco User	46	439.25	505.14
	Rating Area 8	Tobacco User/Non-Tobacco User	47	457.70	526.35
	Rating Area 8	Tobacco User/Non-Tobacco User	48	478.78	550.60
	Rating Area 8	Tobacco User/Non-Tobacco User	49	499.57	574.51
	Rating Area 8	Tobacco User/Non-Tobacco User	50	523.00	601.45
	Rating Area 8	Tobacco User/Non-Tobacco User	51	546.13	628.05
	Rating Area 8	Tobacco User/Non-Tobacco User	52	571.61	657.35
	Rating Area 8	Tobacco User/Non-Tobacco User	53	597.38	686.99
	Rating Area 8	Tobacco User/Non-Tobacco User	54	625.20	718.98
	Rating Area 8	Tobacco User/Non-Tobacco User	55	653.02	750.97
	Rating Area 8	Tobacco User/Non-Tobacco User	56	683.18	785.66

	86199PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	57	713.64	820.68
	86199PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	58	746.14	858.06
	86199PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	59	762.25	876.58
	86199PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	60	794.75	913.96
	86199PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	61	822.86	946.29
	86199PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	62	841.31	967.51
	86199PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	63	864.44	994.11
	86199PA0040006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	878.49	1010.27
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	216.49	216.49
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	15	235.74	235.74
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	16	243.10	243.10
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	17	250.45	250.45
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	18	258.38	258.38
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	19	266.30	266.30
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	20	274.51	274.51
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	21	283.01	325.46
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	22	283.01	325.46
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	23	283.01	325.46
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	24	283.01	325.46
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	25	284.13	326.75
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	26	289.79	333.26
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	27	296.58	341.07
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	28	307.62	353.76
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	29	316.68	364.18
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	30	321.20	369.38
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	31	328.00	377.19
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	32	334.79	385.01
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	33	339.03	389.89
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	34	343.56	395.09
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	35	345.82	397.70
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	36	348.09	400.30
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	37	350.35	402.91
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	38	352.62	405.51
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	39	357.14	410.72
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	40	361.67	415.92
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	41	368.46	423.73
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	42	374.97	431.22
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	43	384.03	441.63
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	44	395.35	454.65
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	45	408.65	469.95
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	46	424.50	488.17
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	47	442.33	508.68
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	48	462.70	532.11
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	49	482.80	555.22
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	50	505.44	581.25
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	51	527.79	606.96
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	52	552.41	635.28
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	53	577.32	663.91
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	54	604.20	694.83
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	55	631.09	725.75
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	56	660.24	759.27
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	57	689.67	793.12
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	58	721.08	829.24
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	59	736.65	847.14
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	60	768.06	883.27
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	61	795.23	914.51
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	62	813.06	935.01
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	63	835.41	960.72
	86199PA0040005	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	848.99	976.34
	86199PA0040005	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	255.57	255.57
	86199PA0040005	Rating Area 6	Tobacco User/Non-Tobacco User	15	278.29	278.29
	86199PA0040005	Rating Area 6	Tobacco User/Non-Tobacco User	16	286.97	286.97
	86199PA0040005	Rating Area 6	Tobacco User/Non-Tobacco User	17	295.66	295.66
	86199PA0040005	Rating Area 6	Tobacco User/Non-Tobacco User	18	305.01	305.01
	86199PA0040005	Rating Area 6	Tobacco User/Non-Tobacco User	19	314.37	314.37
	86199PA0040005	Rating Area 6	Tobacco User/Non-Tobacco User	20	324.05	324.05
	86199PA0040005	Rating Area 6	Tobacco User/Non-Tobacco User	21	334.09	384.20

86199PA0040005	Rating Area 6		Tobacco User/Non-Tobacco User	22	334.09	384.20
	Rating Area 6		Tobacco User/Non-Tobacco User	23	334.09	384.20
	Rating Area 6		Tobacco User/Non-Tobacco User	24	334.09	384.20
	Rating Area 6		Tobacco User/Non-Tobacco User	25	335.41	385.72
	Rating Area 6		Tobacco User/Non-Tobacco User	26	342.09	393.41
	Rating Area 6		Tobacco User/Non-Tobacco User	27	350.11	402.63
	Rating Area 6		Tobacco User/Non-Tobacco User	28	363.14	417.61
	Rating Area 6		Tobacco User/Non-Tobacco User	29	373.83	429.91
	Rating Area 6		Tobacco User/Non-Tobacco User	30	379.18	436.05
	Rating Area 6		Tobacco User/Non-Tobacco User	31	387.19	445.27
	Rating Area 6		Tobacco User/Non-Tobacco User	32	395.21	454.49
	Rating Area 6		Tobacco User/Non-Tobacco User	33	400.22	460.26
	Rating Area 6		Tobacco User/Non-Tobacco User	34	405.57	466.40
	Rating Area 6		Tobacco User/Non-Tobacco User	35	408.24	469.48
	Rating Area 6		Tobacco User/Non-Tobacco User	36	410.91	472.55
	Rating Area 6		Tobacco User/Non-Tobacco User	37	413.59	475.62
	Rating Area 6		Tobacco User/Non-Tobacco User	38	416.26	478.70
	Rating Area 6		Tobacco User/Non-Tobacco User	39	421.60	484.84
	Rating Area 6		Tobacco User/Non-Tobacco User	40	426.95	490.99
	Rating Area 6		Tobacco User/Non-Tobacco User	41	434.97	500.21
	Rating Area 6		Tobacco User/Non-Tobacco User	42	442.65	509.05
	Rating Area 6		Tobacco User/Non-Tobacco User	43	453.34	521.34
	Rating Area 6		Tobacco User/Non-Tobacco User	44	466.70	536.71
	Rating Area 6		Tobacco User/Non-Tobacco User	45	482.41	554.77
	Rating Area 6		Tobacco User/Non-Tobacco User	46	501.11	576.28
	Rating Area 6		Tobacco User/Non-Tobacco User	47	522.16	600.48
	Rating Area 6		Tobacco User/Non-Tobacco User	48	546.21	628.15
	Rating Area 6		Tobacco User/Non-Tobacco User	49	569.93	655.42
	Rating Area 6		Tobacco User/Non-Tobacco User	50	596.66	686.16
	Rating Area 6		Tobacco User/Non-Tobacco User	51	623.05	716.51
	Rating Area 6		Tobacco User/Non-Tobacco User	52	652.12	749.93
	Rating Area 6		Tobacco User/Non-Tobacco User	53	681.51	783.74
	Rating Area 6		Tobacco User/Non-Tobacco User	54	713.25	820.24
	Rating Area 6		Tobacco User/Non-Tobacco User	55	744.99	856.74
	Rating Area 6		Tobacco User/Non-Tobacco User	56	779.40	896.31
	Rating Area 6		Tobacco User/Non-Tobacco User	57	814.14	936.26
	Rating Area 6		Tobacco User/Non-Tobacco User	58	851.23	978.91
	Rating Area 6		Tobacco User/Non-Tobacco User	59	869.60	1000.04
	Rating Area 6		Tobacco User/Non-Tobacco User	60	906.68	1042.68
	Rating Area 6		Tobacco User/Non-Tobacco User	61	938.75	1079.57
	Rating Area 6		Tobacco User/Non-Tobacco User	62	959.80	1103.77
	Rating Area 6		Tobacco User/Non-Tobacco User	63	986.19	1134.12
	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1002.22	1152.55
86199PA0040005	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	240.65	240.65
86199PA0040005	Rating Area 8		Tobacco User/Non-Tobacco User	15	262.04	262.04
	Rating Area 8		Tobacco User/Non-Tobacco User	16	270.22	270.22
	Rating Area 8		Tobacco User/Non-Tobacco User	17	278.40	278.40
	Rating Area 8		Tobacco User/Non-Tobacco User	18	287.21	287.21
	Rating Area 8		Tobacco User/Non-Tobacco User	19	296.01	296.01
	Rating Area 8		Tobacco User/Non-Tobacco User	20	305.14	305.14
	Rating Area 8		Tobacco User/Non-Tobacco User	21	314.58	361.77
	Rating Area 8		Tobacco User/Non-Tobacco User	22	314.58	361.77
	Rating Area 8		Tobacco User/Non-Tobacco User	23	314.58	361.77
	Rating Area 8		Tobacco User/Non-Tobacco User	24	314.58	361.77
	Rating Area 8		Tobacco User/Non-Tobacco User	25	315.83	363.21
	Rating Area 8		Tobacco User/Non-Tobacco User	26	322.12	370.44
	Rating Area 8		Tobacco User/Non-Tobacco User	27	329.67	379.12
	Rating Area 8		Tobacco User/Non-Tobacco User	28	341.94	393.23
	Rating Area 8		Tobacco User/Non-Tobacco User	29	352.01	404.81
	Rating Area 8		Tobacco User/Non-Tobacco User	30	357.04	410.60
	Rating Area 8		Tobacco User/Non-Tobacco User	31	364.59	419.28
	Rating Area 8		Tobacco User/Non-Tobacco User	32	372.14	427.96
	Rating Area 8		Tobacco User/Non-Tobacco User	33	376.86	433.39
	Rating Area 8		Tobacco User/Non-Tobacco User	34	381.89	439.18
	Rating Area 8		Tobacco User/Non-Tobacco User	35	384.41	442.07
	Rating Area 8		Tobacco User/Non-Tobacco User	36	386.93	444.96
	Rating Area 8		Tobacco User/Non-Tobacco User	37	389.44	447.86

86199PA0040005	Rating Area 8		Tobacco User/Non-Tobacco User	38	391.96	450.75
	Rating Area 8		Tobacco User/Non-Tobacco User	39	396.99	456.54
	Rating Area 8		Tobacco User/Non-Tobacco User	40	402.03	462.33
	Rating Area 8		Tobacco User/Non-Tobacco User	41	409.57	471.01
	Rating Area 8		Tobacco User/Non-Tobacco User	42	416.81	479.33
	Rating Area 8		Tobacco User/Non-Tobacco User	43	426.88	490.91
	Rating Area 8		Tobacco User/Non-Tobacco User	44	439.46	505.38
	Rating Area 8		Tobacco User/Non-Tobacco User	45	454.24	522.38
	Rating Area 8		Tobacco User/Non-Tobacco User	46	471.86	542.64
	Rating Area 8		Tobacco User/Non-Tobacco User	47	491.68	565.43
	Rating Area 8		Tobacco User/Non-Tobacco User	48	514.33	591.48
	Rating Area 8		Tobacco User/Non-Tobacco User	49	536.66	617.16
	Rating Area 8		Tobacco User/Non-Tobacco User	50	561.83	646.10
	Rating Area 8		Tobacco User/Non-Tobacco User	51	586.68	674.68
	Rating Area 8		Tobacco User/Non-Tobacco User	52	614.05	706.16
	Rating Area 8		Tobacco User/Non-Tobacco User	53	641.73	737.99
	Rating Area 8		Tobacco User/Non-Tobacco User	54	671.61	772.36
	Rating Area 8		Tobacco User/Non-Tobacco User	55	701.50	806.72
	Rating Area 8		Tobacco User/Non-Tobacco User	56	733.90	843.99
	Rating Area 8		Tobacco User/Non-Tobacco User	57	766.62	881.61
	Rating Area 8		Tobacco User/Non-Tobacco User	58	801.53	921.76
	Rating Area 8		Tobacco User/Non-Tobacco User	59	818.84	941.66
	Rating Area 8		Tobacco User/Non-Tobacco User	60	853.75	981.82
	Rating Area 8		Tobacco User/Non-Tobacco User	61	883.95	1016.54
	Rating Area 8		Tobacco User/Non-Tobacco User	62	903.77	1039.34
	Rating Area 8		Tobacco User/Non-Tobacco User	63	928.62	1067.91
	Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	943.71	1085.27
86199PA0040002	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	215.14	215.14
86199PA0040002	Rating Area 3		Tobacco User/Non-Tobacco User	15	234.26	234.26
	Rating Area 3		Tobacco User/Non-Tobacco User	16	241.58	241.58
	Rating Area 3		Tobacco User/Non-Tobacco User	17	248.89	248.89
	Rating Area 3		Tobacco User/Non-Tobacco User	18	256.76	256.76
	Rating Area 3		Tobacco User/Non-Tobacco User	19	264.64	264.64
	Rating Area 3		Tobacco User/Non-Tobacco User	20	272.79	272.79
	Rating Area 3		Tobacco User/Non-Tobacco User	21	281.24	323.42
	Rating Area 3		Tobacco User/Non-Tobacco User	22	281.24	323.42
	Rating Area 3		Tobacco User/Non-Tobacco User	23	281.24	323.42
	Rating Area 3		Tobacco User/Non-Tobacco User	24	281.24	323.42
	Rating Area 3		Tobacco User/Non-Tobacco User	25	282.35	324.71
	Rating Area 3		Tobacco User/Non-Tobacco User	26	287.98	331.17
	Rating Area 3		Tobacco User/Non-Tobacco User	27	294.73	338.94
	Rating Area 3		Tobacco User/Non-Tobacco User	28	305.70	351.55
	Rating Area 3		Tobacco User/Non-Tobacco User	29	314.69	361.90
	Rating Area 3		Tobacco User/Non-Tobacco User	30	319.19	367.07
	Rating Area 3		Tobacco User/Non-Tobacco User	31	325.94	374.84
	Rating Area 3		Tobacco User/Non-Tobacco User	32	332.69	382.60
	Rating Area 3		Tobacco User/Non-Tobacco User	33	336.91	387.45
	Rating Area 3		Tobacco User/Non-Tobacco User	34	341.41	392.62
	Rating Area 3		Tobacco User/Non-Tobacco User	35	343.66	395.21
	Rating Area 3		Tobacco User/Non-Tobacco User	36	345.91	397.80
	Rating Area 3		Tobacco User/Non-Tobacco User	37	348.16	400.38
	Rating Area 3		Tobacco User/Non-Tobacco User	38	350.41	402.97
	Rating Area 3		Tobacco User/Non-Tobacco User	39	354.91	408.15
	Rating Area 3		Tobacco User/Non-Tobacco User	40	359.41	413.32
	Rating Area 3		Tobacco User/Non-Tobacco User	41	366.16	421.08
	Rating Area 3		Tobacco User/Non-Tobacco User	42	372.63	428.52
	Rating Area 3		Tobacco User/Non-Tobacco User	43	381.63	438.87
	Rating Area 3		Tobacco User/Non-Tobacco User	44	392.88	451.81
	Rating Area 3		Tobacco User/Non-Tobacco User	45	406.09	467.01
	Rating Area 3		Tobacco User/Non-Tobacco User	46	421.84	485.12
	Rating Area 3		Tobacco User/Non-Tobacco User	47	439.56	505.49
	Rating Area 3		Tobacco User/Non-Tobacco User	48	459.81	528.78
	Rating Area 3		Tobacco User/Non-Tobacco User	49	479.78	551.74
	Rating Area 3		Tobacco User/Non-Tobacco User	50	502.27	577.61
	Rating Area 3		Tobacco User/Non-Tobacco User	51	524.49	603.16
	Rating Area 3		Tobacco User/Non-Tobacco User	52	548.96	631.30
	Rating Area 3		Tobacco User/Non-Tobacco User	53	573.71	659.76

86199PA0040002	Rating Area 3		Tobacco User/Non-Tobacco User	54	600.42	690.49
	Rating Area 3		Tobacco User/Non-Tobacco User	55	627.14	721.21
	Rating Area 3		Tobacco User/Non-Tobacco User	56	656.11	754.52
	Rating Area 3		Tobacco User/Non-Tobacco User	57	685.35	788.16
	Rating Area 3		Tobacco User/Non-Tobacco User	58	716.57	824.06
	Rating Area 3		Tobacco User/Non-Tobacco User	59	732.04	841.84
	Rating Area 3		Tobacco User/Non-Tobacco User	60	763.25	877.74
	Rating Area 3		Tobacco User/Non-Tobacco User	61	790.25	908.79
	Rating Area 3		Tobacco User/Non-Tobacco User	62	807.97	929.16
	Rating Area 3		Tobacco User/Non-Tobacco User	63	830.19	954.71
	Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	843.68	970.23
86199PA0040002	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	253.97	253.97
86199PA0040002	Rating Area 6		Tobacco User/Non-Tobacco User	15	276.54	276.54
	Rating Area 6		Tobacco User/Non-Tobacco User	16	285.18	285.18
	Rating Area 6		Tobacco User/Non-Tobacco User	17	293.81	293.81
	Rating Area 6		Tobacco User/Non-Tobacco User	18	303.10	303.10
	Rating Area 6		Tobacco User/Non-Tobacco User	19	312.40	312.40
	Rating Area 6		Tobacco User/Non-Tobacco User	20	322.03	322.03
	Rating Area 6		Tobacco User/Non-Tobacco User	21	332.00	381.79
	Rating Area 6		Tobacco User/Non-Tobacco User	22	332.00	381.79
	Rating Area 6		Tobacco User/Non-Tobacco User	23	332.00	381.79
	Rating Area 6		Tobacco User/Non-Tobacco User	24	332.00	381.79
	Rating Area 6		Tobacco User/Non-Tobacco User	25	333.31	383.31
	Rating Area 6		Tobacco User/Non-Tobacco User	26	339.95	390.95
	Rating Area 6		Tobacco User/Non-Tobacco User	27	347.92	400.11
	Rating Area 6		Tobacco User/Non-Tobacco User	28	360.87	415.00
	Rating Area 6		Tobacco User/Non-Tobacco User	29	371.49	427.22
	Rating Area 6		Tobacco User/Non-Tobacco User	30	376.80	433.32
	Rating Area 6		Tobacco User/Non-Tobacco User	31	384.77	442.49
	Rating Area 6		Tobacco User/Non-Tobacco User	32	392.74	451.65
	Rating Area 6		Tobacco User/Non-Tobacco User	33	397.72	457.38
	Rating Area 6		Tobacco User/Non-Tobacco User	34	403.03	463.49
	Rating Area 6		Tobacco User/Non-Tobacco User	35	405.69	466.54
	Rating Area 6		Tobacco User/Non-Tobacco User	36	408.34	469.59
	Rating Area 6		Tobacco User/Non-Tobacco User	37	411.00	472.65
	Rating Area 6		Tobacco User/Non-Tobacco User	38	413.65	475.70
	Rating Area 6		Tobacco User/Non-Tobacco User	39	418.97	481.81
	Rating Area 6		Tobacco User/Non-Tobacco User	40	424.28	487.92
	Rating Area 6		Tobacco User/Non-Tobacco User	41	432.25	497.08
	Rating Area 6		Tobacco User/Non-Tobacco User	42	439.88	505.86
	Rating Area 6		Tobacco User/Non-Tobacco User	43	450.51	518.08
	Rating Area 6		Tobacco User/Non-Tobacco User	44	463.78	533.35
	Rating Area 6		Tobacco User/Non-Tobacco User	45	479.39	551.30
	Rating Area 6		Tobacco User/Non-Tobacco User	46	497.98	572.68
	Rating Area 6		Tobacco User/Non-Tobacco User	47	518.89	596.73
	Rating Area 6		Tobacco User/Non-Tobacco User	48	542.80	624.22
	Rating Area 6		Tobacco User/Non-Tobacco User	49	566.37	651.32
	Rating Area 6		Tobacco User/Non-Tobacco User	50	592.93	681.87
	Rating Area 6		Tobacco User/Non-Tobacco User	51	619.15	712.03
	Rating Area 6		Tobacco User/Non-Tobacco User	52	648.04	745.24
	Rating Area 6		Tobacco User/Non-Tobacco User	53	677.25	778.84
	Rating Area 6		Tobacco User/Non-Tobacco User	54	708.79	815.11
	Rating Area 6		Tobacco User/Non-Tobacco User	55	740.33	851.38
	Rating Area 6		Tobacco User/Non-Tobacco User	56	774.52	890.70
	Rating Area 6		Tobacco User/Non-Tobacco User	57	809.05	930.41
	Rating Area 6		Tobacco User/Non-Tobacco User	58	845.90	972.79
	Rating Area 6		Tobacco User/Non-Tobacco User	59	864.16	993.78
	Rating Area 6		Tobacco User/Non-Tobacco User	60	901.01	1036.16
	Rating Area 6		Tobacco User/Non-Tobacco User	61	932.88	1072.81
	Rating Area 6		Tobacco User/Non-Tobacco User	62	953.80	1096.87
	Rating Area 6		Tobacco User/Non-Tobacco User	63	980.02	1127.03
	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	995.95	1145.34
86199PA0040002	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	239.14	239.14
86199PA0040002	Rating Area 8		Tobacco User/Non-Tobacco User	15	260.40	260.40
	Rating Area 8		Tobacco User/Non-Tobacco User	16	268.53	268.53
	Rating Area 8		Tobacco User/Non-Tobacco User	17	276.66	276.66
	Rating Area 8		Tobacco User/Non-Tobacco User	18	285.41	285.41

	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	19	294.16	294.16
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	20	303.23	303.23
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	21	312.62	359.51
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	22	312.62	359.51
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	23	312.62	359.51
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	24	312.62	359.51
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	25	313.86	360.93
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	26	320.11	368.12
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	27	327.61	376.75
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	28	339.80	390.77
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	29	349.81	402.28
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	30	354.81	408.03
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	31	362.31	416.66
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	32	369.81	425.28
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	33	374.50	430.68
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	34	379.50	436.43
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	35	382.00	439.30
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	36	384.51	442.18
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	37	387.01	445.06
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	38	389.51	447.93
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	39	394.51	453.68
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	40	399.51	459.44
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	41	407.01	468.06
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	42	414.20	476.33
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	43	424.21	487.84
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	44	436.71	502.22
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	45	451.40	519.11
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	46	468.91	539.25
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	47	488.60	561.89
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	48	511.11	587.78
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	49	533.31	613.30
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	50	558.31	642.06
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	51	583.01	670.46
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	52	610.21	701.74
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	53	637.72	733.37
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	54	667.41	767.53
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	55	697.11	801.68
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	56	729.31	838.71
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	57	761.82	876.09
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	58	796.52	916.00
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	59	813.71	935.77
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	60	848.41	975.67
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	61	878.42	1010.19
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	62	898.12	1032.83
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	63	922.81	1061.23
	86199PA0040002 Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	937.81	1078.48
	86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	218.17	218.17
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	15	237.57	237.57
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	16	244.98	244.98
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	17	252.40	252.40
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	18	260.38	260.38
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	19	268.37	268.37
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	20	276.64	276.64
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	21	285.21	327.98
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	22	285.21	327.98
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	23	285.21	327.98
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	24	285.21	327.98
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	25	286.34	329.29
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	26	292.04	335.85
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	27	298.88	343.72
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	28	310.01	356.51
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	29	319.13	367.00
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	30	323.70	372.25
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	31	330.54	380.12
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	32	337.39	387.99
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	33	341.66	392.91
	86199PA0040001 Rating Area 3		Tobacco User/Non-Tobacco User	34	346.23	398.16

86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	348.51	400.78
	Rating Area 3	Tobacco User/Non-Tobacco User	36	350.79	403.41
	Rating Area 3	Tobacco User/Non-Tobacco User	37	353.07	406.03
	Rating Area 3	Tobacco User/Non-Tobacco User	38	355.35	408.66
	Rating Area 3	Tobacco User/Non-Tobacco User	39	359.92	413.90
	Rating Area 3	Tobacco User/Non-Tobacco User	40	364.48	419.15
	Rating Area 3	Tobacco User/Non-Tobacco User	41	371.32	427.02
	Rating Area 3	Tobacco User/Non-Tobacco User	42	377.88	434.57
	Rating Area 3	Tobacco User/Non-Tobacco User	43	387.01	445.06
	Rating Area 3	Tobacco User/Non-Tobacco User	44	398.42	458.18
	Rating Area 3	Tobacco User/Non-Tobacco User	45	411.82	473.60
	Rating Area 3	Tobacco User/Non-Tobacco User	46	427.79	491.96
	Rating Area 3	Tobacco User/Non-Tobacco User	47	445.76	512.62
	Rating Area 3	Tobacco User/Non-Tobacco User	48	466.29	536.24
	Rating Area 3	Tobacco User/Non-Tobacco User	49	486.54	559.52
	Rating Area 3	Tobacco User/Non-Tobacco User	50	509.36	585.76
	Rating Area 3	Tobacco User/Non-Tobacco User	51	531.89	611.67
	Rating Area 3	Tobacco User/Non-Tobacco User	52	556.70	640.21
	Rating Area 3	Tobacco User/Non-Tobacco User	53	581.80	669.07
	Rating Area 3	Tobacco User/Non-Tobacco User	54	608.89	700.23
	Rating Area 3	Tobacco User/Non-Tobacco User	55	635.99	731.38
	Rating Area 3	Tobacco User/Non-Tobacco User	56	665.36	765.16
	Rating Area 3	Tobacco User/Non-Tobacco User	57	695.02	799.27
	Rating Area 3	Tobacco User/Non-Tobacco User	58	726.68	835.68
	Rating Area 3	Tobacco User/Non-Tobacco User	59	742.36	853.72
	Rating Area 3	Tobacco User/Non-Tobacco User	60	774.02	890.12
	Rating Area 3	Tobacco User/Non-Tobacco User	61	801.40	921.61
	Rating Area 3	Tobacco User/Non-Tobacco User	62	819.37	942.27
	Rating Area 3	Tobacco User/Non-Tobacco User	63	841.90	968.18
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	855.58	983.91
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	257.55	257.55
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	280.45	280.45
	Rating Area 6	Tobacco User/Non-Tobacco User	16	289.20	289.20
	Rating Area 6	Tobacco User/Non-Tobacco User	17	297.95	297.95
	Rating Area 6	Tobacco User/Non-Tobacco User	18	307.38	307.38
	Rating Area 6	Tobacco User/Non-Tobacco User	19	316.81	316.81
	Rating Area 6	Tobacco User/Non-Tobacco User	20	326.57	326.57
	Rating Area 6	Tobacco User/Non-Tobacco User	21	336.68	387.18
	Rating Area 6	Tobacco User/Non-Tobacco User	22	336.68	387.18
	Rating Area 6	Tobacco User/Non-Tobacco User	23	336.68	387.18
	Rating Area 6	Tobacco User/Non-Tobacco User	24	336.68	387.18
	Rating Area 6	Tobacco User/Non-Tobacco User	25	338.02	388.72
	Rating Area 6	Tobacco User/Non-Tobacco User	26	344.75	396.46
	Rating Area 6	Tobacco User/Non-Tobacco User	27	352.83	405.75
	Rating Area 6	Tobacco User/Non-Tobacco User	28	365.96	420.85
	Rating Area 6	Tobacco User/Non-Tobacco User	29	376.73	433.24
	Rating Area 6	Tobacco User/Non-Tobacco User	30	382.12	439.44
	Rating Area 6	Tobacco User/Non-Tobacco User	31	390.20	448.73
	Rating Area 6	Tobacco User/Non-Tobacco User	32	398.28	458.02
	Rating Area 6	Tobacco User/Non-Tobacco User	33	403.33	463.83
	Rating Area 6	Tobacco User/Non-Tobacco User	34	408.72	470.02
	Rating Area 6	Tobacco User/Non-Tobacco User	35	411.41	473.12
	Rating Area 6	Tobacco User/Non-Tobacco User	36	414.10	476.22
	Rating Area 6	Tobacco User/Non-Tobacco User	37	416.80	479.32
	Rating Area 6	Tobacco User/Non-Tobacco User	38	419.49	482.41
	Rating Area 6	Tobacco User/Non-Tobacco User	39	424.88	488.61
	Rating Area 6	Tobacco User/Non-Tobacco User	40	430.26	494.80
	Rating Area 6	Tobacco User/Non-Tobacco User	41	438.34	504.09
	Rating Area 6	Tobacco User/Non-Tobacco User	42	446.09	513.00
	Rating Area 6	Tobacco User/Non-Tobacco User	43	456.86	525.39
	Rating Area 6	Tobacco User/Non-Tobacco User	44	470.33	540.88
	Rating Area 6	Tobacco User/Non-Tobacco User	45	486.15	559.07
	Rating Area 6	Tobacco User/Non-Tobacco User	46	505.00	580.75
	Rating Area 6	Tobacco User/Non-Tobacco User	47	526.21	605.15
	Rating Area 6	Tobacco User/Non-Tobacco User	48	550.45	633.02
	Rating Area 6	Tobacco User/Non-Tobacco User	49	574.36	660.51
	Rating Area 6	Tobacco User/Non-Tobacco User	50	601.29	691.48

86199PA0040001	Rating Area 6		Tobacco User/Non-Tobacco User	51	627.89	722.07
	Rating Area 6		Tobacco User/Non-Tobacco User	52	657.18	755.75
	Rating Area 6		Tobacco User/Non-Tobacco User	53	686.80	789.82
	Rating Area 6		Tobacco User/Non-Tobacco User	54	718.79	826.61
	Rating Area 6		Tobacco User/Non-Tobacco User	55	750.77	863.39
	Rating Area 6		Tobacco User/Non-Tobacco User	56	785.45	903.27
	Rating Area 6		Tobacco User/Non-Tobacco User	57	820.46	943.53
	Rating Area 6		Tobacco User/Non-Tobacco User	58	857.83	986.51
	Rating Area 6		Tobacco User/Non-Tobacco User	59	876.35	1007.80
	Rating Area 6		Tobacco User/Non-Tobacco User	60	913.72	1050.78
	Rating Area 6		Tobacco User/Non-Tobacco User	61	946.04	1087.95
	Rating Area 6		Tobacco User/Non-Tobacco User	62	967.25	1112.34
	Rating Area 6		Tobacco User/Non-Tobacco User	63	993.85	1142.92
	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1010.00	1161.50
86199PA0040001	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	242.52	242.52
86199PA0040001	Rating Area 8		Tobacco User/Non-Tobacco User	15	264.07	264.07
	Rating Area 8		Tobacco User/Non-Tobacco User	16	272.32	272.32
	Rating Area 8		Tobacco User/Non-Tobacco User	17	280.56	280.56
	Rating Area 8		Tobacco User/Non-Tobacco User	18	289.43	289.43
	Rating Area 8		Tobacco User/Non-Tobacco User	19	298.31	298.31
	Rating Area 8		Tobacco User/Non-Tobacco User	20	307.50	307.50
	Rating Area 8		Tobacco User/Non-Tobacco User	21	317.03	364.58
	Rating Area 8		Tobacco User/Non-Tobacco User	22	317.03	364.58
	Rating Area 8		Tobacco User/Non-Tobacco User	23	317.03	364.58
	Rating Area 8		Tobacco User/Non-Tobacco User	24	317.03	364.58
	Rating Area 8		Tobacco User/Non-Tobacco User	25	318.28	366.03
	Rating Area 8		Tobacco User/Non-Tobacco User	26	324.62	373.32
	Rating Area 8		Tobacco User/Non-Tobacco User	27	332.23	382.07
	Rating Area 8		Tobacco User/Non-Tobacco User	28	344.60	396.28
	Rating Area 8		Tobacco User/Non-Tobacco User	29	354.74	407.95
	Rating Area 8		Tobacco User/Non-Tobacco User	30	359.81	413.78
	Rating Area 8		Tobacco User/Non-Tobacco User	31	367.42	422.53
	Rating Area 8		Tobacco User/Non-Tobacco User	32	375.03	431.28
	Rating Area 8		Tobacco User/Non-Tobacco User	33	379.78	436.75
	Rating Area 8		Tobacco User/Non-Tobacco User	34	384.86	442.58
	Rating Area 8		Tobacco User/Non-Tobacco User	35	387.39	445.50
	Rating Area 8		Tobacco User/Non-Tobacco User	36	389.93	448.42
	Rating Area 8		Tobacco User/Non-Tobacco User	37	392.46	451.33
	Rating Area 8		Tobacco User/Non-Tobacco User	38	395.00	454.25
	Rating Area 8		Tobacco User/Non-Tobacco User	39	400.07	460.08
	Rating Area 8		Tobacco User/Non-Tobacco User	40	405.15	465.92
	Rating Area 8		Tobacco User/Non-Tobacco User	41	412.75	474.67
	Rating Area 8		Tobacco User/Non-Tobacco User	42	420.05	483.05
	Rating Area 8		Tobacco User/Non-Tobacco User	43	430.19	494.72
	Rating Area 8		Tobacco User/Non-Tobacco User	44	442.87	509.30
	Rating Area 8		Tobacco User/Non-Tobacco User	45	457.77	526.44
	Rating Area 8		Tobacco User/Non-Tobacco User	46	475.52	546.85
	Rating Area 8		Tobacco User/Non-Tobacco User	47	495.49	569.82
	Rating Area 8		Tobacco User/Non-Tobacco User	48	518.32	596.07
	Rating Area 8		Tobacco User/Non-Tobacco User	49	540.83	621.95
	Rating Area 8		Tobacco User/Non-Tobacco User	50	566.19	651.12
	Rating Area 8		Tobacco User/Non-Tobacco User	51	591.23	679.92
	Rating Area 8		Tobacco User/Non-Tobacco User	52	618.81	711.64
	Rating Area 8		Tobacco User/Non-Tobacco User	53	646.71	743.72
	Rating Area 8		Tobacco User/Non-Tobacco User	54	676.83	778.35
	Rating Area 8		Tobacco User/Non-Tobacco User	55	706.94	812.99
	Rating Area 8		Tobacco User/Non-Tobacco User	56	739.60	850.54
	Rating Area 8		Tobacco User/Non-Tobacco User	57	772.57	888.45
	Rating Area 8		Tobacco User/Non-Tobacco User	58	807.75	928.92
	Rating Area 8		Tobacco User/Non-Tobacco User	59	825.19	948.97
	Rating Area 8		Tobacco User/Non-Tobacco User	60	860.38	989.44
	Rating Area 8		Tobacco User/Non-Tobacco User	61	890.81	1024.43
	Rating Area 8		Tobacco User/Non-Tobacco User	62	910.78	1047.40
	Rating Area 8		Tobacco User/Non-Tobacco User	63	935.83	1076.20
	Rating Area 8		Tobacco User/Non-Tobacco User	64 and over	951.04	1093.69

June 22, 2020

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: PENNSYLVANIA HEALTH & WELLNESS, INC. 2/16/2020 OBJECTION RESPONSE - CECO-132346847

Ms. Leonard,

This response is in regard to the objections letter dated 6/16/2020. As requested by PID, a full list of updated files as well as a reason for the changes, is listed below.

- *"2021_PHW_Actuarial_Memorandum_Rate_Exhibits_20200621.xlsm"*:
 - Objection 9: Removed EHB Capitation from Ultimate Incurred claims in Table 2
 - Objection 10: Updated Ultimate Incurred Claims in Table 4
 - Objection 12: Updated Table 2 Risk Adjustment to \$2,384,413
 - Objection 18: The experience capitation amount shown in Table 3 has been updated
 - Objection 17: Utilization trend has been updated in Table 3 to remove the Induced Utilization. The "Change in Benefits" adjustment in Table 5 has been updated to remove the Induced Utilization to account for the change in Table 3.
 - Objection 20: The completion factors in Table 4 have been updated
 - Objection 23: Table 5 cells C16 and D16 have been updated to contain formulas
 - Objection 29: The Risk Adjustment User Fee has been updated to \$0.25
 - Objection 32: The Benefit Richness factors in Table 10 have modified to show the quadratic formula as requested
- *"2021_PHW_Inc_Redaction_Justification_20200505.pdf"*
 - Updated to include redaction in objection responses
- *"2021_PHW_Inc_Public_Rate_Filing__PDF_20200505.pdf"*
 - Updated to include the objection responses and all other updated files noted above

In addition to the changes listed above, this submission includes documents supporting the objection responses in two files:

- *"CECO-132346847 Response to 20200616 Objections.docx"*
- *"CECO-132346847 Response to 20200616 Objections – Exhibits.xlsb"*

Sincerely,

[REDACTED]

Consulting Actuary

Objection Letter for CECO-132346847

SERFF Tracking Number: CECO-132346847 **State:** Pennsylvania

Filing Company: Pennsylvania Health & Wellness, Inc.

Company Tracking Number: RATES - 86199

TOI: H15I Individual Health - Hospital/Surgical/Medical Expense

Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name: Ambetter from PA Health & Wellness

Objection 1

Section 4.3 of the 2021 URR Instructions requires issuers to discuss the reason for rate increase(s): Issuers must provide the quantitative impact and a narrative description of all significant factors driving the proposed rate increase. As an example, these factors could include:

- Single risk pool experience which is more adverse than that assumed in the current rates
- Medical inflation
- Increased utilization
- Prospective changes to benefits covered by the product or successor products
- New taxes and fees imposed on the issuer
- Anticipated changes in the average morbidity of the covered population that is market-wide, as opposed to issuer specific morbidity that is reflected in the risk adjustment

Response: Please refer to Section 2 of the Actuarial Memorandum for the quantitative impact and narrative description of all significant factors driving the proposed rate increase.

Objection 2

If the requested rate increase is not the same across all products and plans, provide an explanation as to why the rate changes vary by product or plan given they are based on the same single risk pool of experience for the market. Explain how the impact of morbidity was removed from impacting the variance in rate changes across products or plans.

Response: As shown in Section 2 of the Actuarial Memorandum, the only component of the rate increase that varies by plan is 'Benefit Design and CSR Subsidies' (-5.3% to 0.2% premium impact). This impact varies by plan due to updates to the calculation of the Actuarial Value and Cost Sharing Design of the plan, as described in Section 12 of the Actuarial Memorandum.

Variation in the requested rate increase by plan is to be expected due to the combination of benefit design changes from 2020 to 2021, updated expectations regarding the single risk pool claims level and service category mix, and a change in induced demand methodology to incorporate the prescribed factors.

As the memorandum describes, the 2021 Pricing Actuarial Values (AVs) were developed using a claims simulation methodology in which a single large claims dataset was calibrated to the expected single risk pool population and then used to simulate 2021 cost sharing parameters for

each plan design. Variation in induced utilization by plan was derived from each plan's simulated actuarial value using the prescribed formula, as can be seen in column L of Table 10 in the Rating Exhibits. By holding the claims database constant and by using the prescribed induced demand formula, any potential impact of morbidity was removed from impacting the variance in 2021 rates and rate changes across products and plans.

Objection 3

We note that you have not included pediatric dental in our Plan Design Summary. Please explain.

Response: We don't offer the pediatric dental coverage in our plans.

Objection 4

In the Rate Review Detail under the Rate/Rule Schedule tab in SERFF, please explain the covered lives of Ambetter of 2,456 and Ambetter + Vision + Adult Dental of 1,473.

Response: As of February 2020, there are 2,456 covered lives enrolled in the Ambetter plans without the adult dental and vision coverage, and 1,473 covered lives enrolled in the Ambetter plans with the adult dental and vision coverage.

Objection 5

Please provide detailed quantitative and qualitative support for the following adjustments which were applied to the 2019 MCRM. This support should also include the necessary calculation to show the progression from the "raw" 2019 MCRM to the starting manual rate used in the rate development process.

- a. Adjustment to reflect PHW's 2021 morbidity
- b. Adjustment to reflect PHW's 2021 rating region distribution
- c. Adjustment to reflect PHW's 2021 provider network reimbursement levels
- d. Adjustment to reflect PHW's 2021 utilization management protocols
- e. Any other adjustment applied to the 2019 MCRM

Response:

Please see the [Objection Exhibit 5] tab in *CECO-132346847 Response to 20200616 Objections – Exhibits.xlsb* for demonstration of how the manual EHB allowed claims PMPM starting point was developed in addition to further explanation of each impact factor outlined in objection 5.

Objection 6

Please confirm that the data in 'I Data' tab represents Pennsylvania Health & Wellness, Inc. only.

Response: Confirmed

Objection 7

On page 6 of your PA actuarial memorandum, you indicate that the current enrollment is reported as of 2/29/20. However, we note that our Table 1 current enrollment is as of 2/1/20. Please review.

Response: We have the same enrollments as of 2/1/2020 and 2/29/2020. The date in table 1 is limited to 2/1/2020.

Objection 8

Please provide additional support and the sources used for the following items regarding projected membership:

- a. Membership distribution by rating region
- b. Membership distribution by plan
- c. Membership distribution by age

Response:

a. Membership distribution by rating region

For existing counties, current-year open enrollment data is used for allocations. For new counties, membership is assigned by starting with a reasonable market share assumption for that county based on Centene's historic performance in that state, as well as the expected membership gain associated with adding that region to our service area.

b. Membership distribution by plan

Centene allocated the membership by plans by referencing the open enrollment data and the historical allocations of the similar plans.

c. Membership distribution by age

Centene allocated the membership by age by referencing the open enrollment data and the historical experience.

Objection 9

Please reconcile the Incurred Claims (cell D36 + cell I36 + cell J36) in Table 2 with the Incurred Claims in Experience Period in Worksheet 1 of the URRT cell E16 and Incurred Claims in Worksheet 2 of the URRT cell D30.

Response: We have submitted an updated version of the *2021_PHW_Actuarial_Memorandum_Rate_Exhibits* file where the Ultimate Incurred Claims in Table 2 (cell D36) has been updated to remove Total EHB Capitation. Since the URRT has not been updated to reflect the capitation amounts, the Table 2 amounts will not tie to the current URRT.

Objection 10

Please reconcile the Ultimate Incurred Claims in Table 2 cell D36 with the Ultimate Incurred Claims in Table 4.

Response:

Please refer to the objection 20 response below along with the corresponding exhibit support for reconciliation of the Table 2 ultimate incurred claims. We have submitted an updated version of the *2021_PHW_Actuarial_Memorandum_Rate_Exhibits* file where the ultimate incurred claims in Table 2 tie to the reported ultimate incurred claims in Table 4.

Objection 11

In Table 2, you include a capitation amount in cell J36. Please provide a list of all capitated services and their corresponding pmpms for the rating period, the current period, and the experience period.

Response:

Please refer to the [Objection Exhibit 11] tab in *CECO-132346847 Response to 20200616 Objections – Exhibits.xlsx* for the requested experience period, current period, and rating period detailed capitated payments.

Objection 12

In Table 2, please update the risk adjustment amount to reflect the risk adjustment transfer of - \$2,384,413 shared by the Department on May 23, 2020 from Jim Lavery.

Response: We have submitted an updated version of the *2021_PHW_Actuarial_Memorandum_Rate_Exhibits* file where Table 2 reflects the \$2,384,413 risk adjustment transfer shared by the Department on May 23, 2020.

Objection 13

Please reconcile the earned premium pmpm generated from the Department's Table 2 data with Worksheet 2 of the URRT cell D35.

Response: The Department's Table 2 data represents the experience period. Note that the Table 2 Earned Premium matches the Premium in Worksheet 2, cell D32 of the URRT. Cell D35 on Worksheet 2 of the URRT reflects current period (February 2020) premium data. As such, these two values are not intended to reconcile.

Objection 14

Please discuss the service category weights in Table 3 relative to the projected weights in the 2020 rate submission.

Response: The service category weights in Table 3 are calculated as the service category percentages of the total Experience Period Index Rate PMPM as displayed in URRT Worksheet 1. PHW did not have experience in 2018, so 2020 rate submission service category weights were only entered into Table 3b. These values represent the percentages of the total manual

Index Rate PMPM. The service category weights will differ between the 2020 and 2021 rate submissions to the extent that the two separate underlying sources differ.

Objection 15

Please provide by service category the emerging data and resulting trend for the calendar year y-t-d as of end of May.

Response:

The following table shows the changes of the PHW incurred claims from 2019 to 2020 in the first 5 months.

The capitation in 2020 included Non-EHB dental capitation.

	Hospital Inpatient	Hospital Outpatient	Professional	Other Medical	Capitation	Prescription Drugs
Jan - May 2019	45.24	28.71	31.36	1.75	2.26	18.94
Jan - May 2020	62.94	27.16	27.60	3.50	7.99	19.03
Trend	39.11%	-5.40%	-11.98%	100.31%	253.37%	0.47%

Objection 16

Please provide your data, assumptions, and analysis that supports your proposed trend of 8.55%. If large claims were removed, please discuss.

Response: Please refer to the responses in question 17 for the supports of the proposed trend of 8.55%.

Objection 17

Please provide detailed quantitative support for the trend assumptions included in Tables 3 and 3b of the PA Rate Template. The support for the difference between the assumptions between Tables 3 and 3b should be included in the response.

- Service category cost trend
- Service category utilization trend
- Service category induced utilization trend
- Service category weights
- Support for how the trends on these tabs tie to the trends in the URRT

Response:

Objection Exhibit 17 provides detailed quantitative support for the annualized trend assumptions in Tables 3 and 3b of the PA Rate Template, including reconciling the experience projection trends to the URRT.

Please note that the utilization trend in Objection Exhibit 17 ties to an updated version of Table 3 in the *2021_PHW_Actuarial_Memorandum_Rate_Exhibits* accompanying this objection

response. Of note, utilization trend in Table 3 had previously been overstated in order to reconcile the Table 3 composite trend (which includes induced utilization) to the trend factors in the URRT (which do not). This only represents a change to how we have populated Table 3, and does not represent a change to the trends or assumptions supporting rate development.

While consistent assumptions regarding reimbursement, secular trends, and population/network characteristics were assumed between the manual and experience based claims projections, differences are to be expected between the reported experience and manual trends in Tables 3 and 3b for two reasons:

- i. The starting point for the experience and manual is different, so the applicable trend values are different.
- ii. The URRT instructions prescribe certain adjustments to the experience projection to be carved out of reported trends and instead reported elsewhere on URRT Worksheet 1. For the manual rate, there is less specific guidance, and we therefore captured a broader set of adjustments.

These differences in starting points and included adjustments make it difficult to obtain a meaningful direct comparison between two reported sets of trends. The reported cost trend is comprised of unit adjustments to both the experience projection and manual rate.

- The experience cost trend represents the change in contractual reimbursement between the 2019 base and 2021 rating period. Please refer to Appendix 6.1 for additional quantitative support for the cost trend applied to experience.
- The manual trends represent the change in contractual reimbursement from unit costs inherent in the manual commercial market base data to anticipated reimbursement for the 2021 rating period. The manual trends in Table 3b additionally include unit cost adjustments that are carved out of reported trend for the experience projection, most notably the rating area adjustment (factoring in the difference in nationwide cost vs. the Pennsylvania service area).

Similarly, the reported utilization trend represents utilization adjustments to both the experience projection and manual rate. A consistent secular force of trend was applied to utilization for both the experience and manual rate projections, though three years of trend were applied to the manual base data, versus two for experience.

- Please refer to Appendix 6.2 for additional quantitative support for the secular utilization trend assumption.
- In addition to the secular force of trend, the reported manual utilization trend in Table 3b also reflects adjustments from the manual commercial base data population and network characteristics to the projected population and network.

The reported induced utilization adjustment is based on benefit differences from the starting claims to the projection period. For the experience projection, the starting claims reflect PHW's 2019 membership by benefit plan. The induced utilization adjustments to experience show a modest reduction in utilization associated with a greater proportion of members expected to enroll in the leanest bronze plan designs. For the manual projection, the starting claims represent claims from the Milliman Health Cost Guidelines, which have been standardized to a benefit design that is richer than the average plan in PHW's 2021 rate projection.

The category weights differ between the experience and manual trend adjustments, due to differences in the initial allowed PMPM claims underlying each rate development method.

As shown in the formulas on Objection Exhibit 17, the experience projection factors directly tie to the URRT Worksheet 1 projection factors.

Objection 18

In Table 3, there is essentially no capitation and it is appropriately rated at 0%. However, in Table 3b, the rate for capitation is 0.51%. Please explain.

Response: Table 3 represents PHW's own claims experience. Capitated claims from PHW's 2019 experience period were initially misreported in the Rate Exhibits and Unified Rate Review Template, including Table 3.

This has been addressed in the updated *2021_PHW_Actuarial_Memorandum_Rate_Exhibits* accompanying this objection response, for which now reports \$2.20 PMPM in 2019 capitation, and a Table 3 allowed claims weight of 0.93%. Please note that this change in experience reporting has no impact on the projected claims or calibrated plan adjusted index rate, both of which reflect the expected 2021 capitation rate of \$1.81 PMPM.

For Table 3b, we set the manual capitation assumption equal to the 2021 projected capitation rate of \$1.81 PMPM.

Objection 19

Regarding Trend:

- a. Was the data in Table 4 or 4b utilized in developing the proposed trend?
- b. Is the data in Table 4 or 4b raw unadjusted data or has it been normalized or otherwise adjusted? If the data has been adjusted, please provide an exhibit that quantitatively shows the unadjusted allowed monthly data for the 48 months. Also include the following monthly data:
 - i. The average age factor;
 - ii. The average geographic factor;
 - iii. The average tobacco factor;
 - iv. The average benefit factor; and
 - v. The normalized average pmpm (should match the allowed pmpms in column L of Table 4 or 4b).

Response:

- a. The data in Table 4 was not used in developing the proposed secular trend assumptions, since only one complete year of PHW experience was available at the time of rate development, limiting the utility of PHW data in setting trend assumptions. Likewise, the manual data in Table 4b was not used to develop the proposed trend, though the trends were informed by the Milliman Health Cost Guidelines, as was the base data reported in Table 4b.
- b. The data in Table 4 represents raw data that has not been adjusted except to complete for incurred but not paid claims. The [Objection Exhibit 19] tab in *CECO-132346847 Response to 20200616 Objections – Exhibits.xlsx* summarizes the

requested normalization factors (i-iv) and provides the raw allowed PMPM and resulting normalized average allowed PMPM (v). Of note, the allowed PMPMs in column L of Table 4 tie to the raw allowed PMPM rather than the normalized PMPM, for the reason stated above.

The data in Table 4b has been normalized to the standard population, plan, and network characteristics of the Milliman Health Cost Guidelines. It is not possible to show raw data and associated normalization factors underlying the data in Table 4b, as the Guidelines and are the product of extensive research and industry experience that cannot be traced back to a single data source.

Objection 20

In Table 4, please explain why the completion factors increase and decrease in a random manner.

Response:

Please refer to the [Objection Exhibit 20] tab in *CECO-132346847 Response to 20200616 Objections – Exhibits.xlsx* for quantitative support of completion factors split by major service category: inpatient medical, non-inpatient medical, and Rx/other. The completion factors developed for the both inpatient medical claims and non-inpatient medical claims costs exhibit monotonically decreasing behavior. The total incurred claims completion factors by month continue to behave non-monotonically due to the volume and variability of non-medical claims costs by month. Note that the total claims costs reported in the updated *2021_PHW_Actuarial_Memorandum_Rate_Exhibits* now tie to the Table 2 ultimate incurred claims, which have been adjusted to remove EHB capitation as requested in Objection 9.

Objection 21

Please provide additional quantitative support for the membership distribution and claims cost assumptions included on tab II.b. of the PA Rate Template.

- a. Please provide support for the projected impact of the reinsurance program decreasing in the projection period on tab II.b compared to the experience period on tab II.a.

Response:

For the projection of 2021 reinsurance recoveries, we used a claims probability distribution (CPD) from the Milliman Health Cost Guidelines, based on millions of lives of data, adjusted to the cost and durational characteristics of Pennsylvania Health & Wellness, Inc.'s (PHW) projected 2021 enrollee population.

We considered relying on the distribution of claims in PHW's 2019 experience, but ultimately did not consider it to be sufficiently credible for projection of reinsurance recoveries for several reasons:

1. PHW's 2019 experience reflects only 20,000 member months, which we deemed to be 40% credible for the projection of average claims costs. Only ten unique members in the experience period exceeded \$60,000 in claims costs. For the purpose of projecting reinsurance recoveries, credibility of subject experience drops as the attachment point

risers, such that experience that may be fully or partially credible for projection of average claims costs may not be appropriate for use in projecting the tail of the claims cost distribution.

2. PHW first entered the state marketplace in 2019, such that its CPD would be based on a single year of experience. While meaningful credibility can sometimes be assigned to CPDs based on a single year of experience, higher average turnover in the ACA marketplace lends itself to lower credibility.
3. PHW anticipates its membership to nearly triple between the 2019 experience period and 2021 projection period, with a correspondingly material shift in the demographic and population morbidity profile. Such shifts in population composition further limit the applicability of the 2019 experience.

Objection 22

Please provide a quantitative development of the following adjustments, by service category as needed, included in Table 5 of the PA Rate Template, for both the experience and manual rate. Quantitative development should be provided for every item included in each of the below adjustments.

- a. Change in Morbidity – All Other
- b. Change in demographics
- c. Change in Network
- d. Change in Benefits
- e. Change in Other

Response: Please refer to the [Objection Exhibit 22] tab in *CECO-132346847 Response to 20200616 Objections – Exhibits.xlsb* for the development of the Table 5 adjustments by service category for the experience rate. Below the table is the corrected base period capitation as noted in the Objection 18 response, and the revised total. As noted in the response to Objection 18, this change solely affects reporting of base period experience, and has no impact on the projected claims or calibrated plan adjusted index rate, both of which correctly reflect anticipated capitation for 2021.

The development of the adjustments for the manual rate is shown in Appendix 20.2.

Objection 23

Cells C16 and D16 of Table 5 should contain a formula. Please revise.

Response: We have submitted an updated version of the *2021_PHW_Actuarial_Memorandum_Rate_Exhibits* file where cells C16 and D16 of Table 5 contain formulas.

Objection 24

Please provide quantitative development for the projected paid to allowed ratio in Table 5 of the PA Rate Template.

Response: Please refer to the [Objection Exhibit 38] tab in *CECO-132346847 Response to 20200616 Objections – Exhibits.xlsx* for the quantitative development of the projected paid to allowed ratio in Table 5 of the PA Rate Template.

Objection 25

Please provide quantitative development of the projected incurred risk adjustment PMPM included in Table 5 of the PA Rate Template. Specifically, provide the necessary quantitative and qualitative support for each item included in the risk adjustment calculation (i.e., carrier and statewide PLRS, IDF, GCF, ARF, AV, premium).

Response: Please reference Appendix 11.2 for quantitative support of the projected incurred risk adjustment PMPM included in Table 5.

Objection 26

Please provide quantitative development of the projected allowed non-EHB claims PMPM included in Table 5 of the PA Rate Template.

Response: Please refer to the [Objection Exhibit 26] tab in *CECO-132346847 Response to 20200616 Objections – Exhibits.xlsx* for the quantitative development of the projected allowed non-EHB claims PMPM in Table 5 of the PA Rate Template. We note here that the only non-EHB services included are for adult dental and adult vision services, which are both offered as capitated services. As such, the retention percentages for these services do not equal the retention percentages included in Table 6. This introduces a slight interaction / order of operations component where our entry of raw non-EHB allowed claims into Table 6 results in a requested premium different than that shown on the URRT. The resulting retention interaction factor is used to adjust non-EHB claims to account for this difference and ensure that our reported premium values are consistent.

Objection 27

Please provide quantitative and qualitative support for the increase in administrative costs from 7.86% in 2020 to 15.38% in 2021. This support should outline the items which moved from the claims cost to administrative costs and include how this removal from claims costs was elsewhere accounted for in the rate development.

Response:

The higher increase of the Centene Core administrative costs are due to the following changes:

- We reduced the premium rate in 2021 and experienced lower membership base than previously expected.
- Some pharmacy claims cost are reallocated to the administrative costs for the pharmacy transparency movement.

	CY 2020	CY 2021
Core Centene Admin	5.84%	12.87%
Other Admin	2.03%	2.50%
Total	7.86%	15.38%

Objection 28

Regarding Table 6:

- a. Please provide the proposed commission schedules for 2021.

Response: The 2021 proposed commission schedule for PA is the same as the 2020 commission schedule. For PA, the 2021 commission rate is [REDACTED]. Please see attached 2020 commission schedule, which is a confidential and proprietary document not intended to be shared.

- b. Using the proposed commission schedules, quantitatively show the development of the percent and pmpm amounts in cells C51 and D51.

Response: [REDACTED]

- c. Using the 2019 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvement Initiatives percent and pmpm amount.

Response: The following table shows the Quality Improvement Initiatives percent and PMPM amounts developed from the 2019 SHCE in the Annual Statement

**Pennsylvania Marketplace
Supplemental Health Care Exhibit - Part 1
Stat Statement for the period ended December 31, 2019**

	Amounts	PMPM	% Premium
6. Improving Health Care Quality Expenses Incurred:			
6.1 Improve Health Outcomes	\$19,615	\$1.26	0.22%
6.2 Activities to prevent hospital readmissions	\$0	\$0.00	0.00%
6.3 Improve patient, safety and reduce medical errors	\$0	\$0.00	0.00%
6.4 Wellness and health promotion activities	\$13,247	\$0.85	0.15%
6.5 Health Information Technology expenses related to health improvement	\$0	\$0.00	0.00%
6.6 Total of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	\$32,863	\$2.10	0.37%

2019 Member Months in SHCE	15,623
2019 Earned Premium in SHCE	\$8,911,633

- d. We have repurposed row 54 to capture RA User fees. Please provide the RA User Fee percentage and pmpm amount in cells C54 and D54.

Response: The 2021 RA User Fees, latest released by NBPP, is \$0.25 pmpm (cell D54) and the percentage is 0.05%, calculated as a percentage of the projected revenue (cell C64).

Objection 29

Please update the Risk Adjustment User Fee to be \$0.25 PMPM as noted in the Final Notice of Benefit and Payment Parameters for 2021.

Response: We have updated the Risk Adjustment User Fee to be \$0.25 PMPM. This change is apparent in the updated *2021_PHW_Actuarial_Memorandum_Rate_Exhibits*, in particular Table 6, which now shows a Risk Adjustment User Fee of \$0.25 PMPM (up from \$0.19 PMPM) and Projected Required Revenue PMPM of \$493.52 (up from \$493.46).

We can prepare a complete updated filing submission inclusive of this change on request. However, given the small impact of the user fee update and the expectation that 2019 risk adjustment results will be released in the upcoming days, PHW's preference is to wait until risk adjustment results are available to submit a revised filing incorporating both changes simultaneously.

Objection 30

HMOs in Pennsylvania do not pay premium taxes. However, we notice that there is 0.20% in Table 6 cell C56. Please explain.

Response: The 0.20% in the PA Premium & Other Taxes section represents PA state income tax, to which PHW is subject. State income tax is reflected in the calculation of taxes and fees on PHW's URRT submission, and our understanding is that we therefore must include it in Table 6. We are open to reflecting this tax in a different line of Table 6, if appropriate.

Objection 31

Please provide a quantitative development of the age calibration factor included in Table 7 and 10 of the PA Rate Template.

Response: Development of the age calibration factor (1.592) included in Table 7 and Table 10 of the PA Rate Template is provided in Appendix 13.2.

Objection 32

Per the Department published guidance (page 1, number 3 and page 19), Benefit Richness factors in Table 10 cells L18-L216 should be developed based on the following formula: $(\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P})^2 - (\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P}) + 1.24$. Please modify these cells to show the formula to demonstrate compliance. Further, the value developed by the quadratic formula must then be multiplied by a normalization constant such that the value in Cell L15 or L16

balances back to 1.000. Please modify the cells in Column L to explicitly show the quadratic formula and normalizing constant to demonstrate compliance with our guidance.

Response: We have submitted an updated version of the [2021_PHW_Actuarial_Memorandum_Rate_Exhibits](#) file where Column L of Table 10 includes the quadratic formulas with normalizing constants.

Objection 33

Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2021 relative to the 2020 design for all plans to be offered in 2021. Include Pricing AV columns for 2020 and 2021. Please show the approved 2020 Pricing AV's for all plans in the 2020 column and the proposed 2021 Pricing AV's in the 2021 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.

Response: Please see [Objection Exhibit 38] tab in [CECO-132346847 Response to 20200616 Objections – Exhibits.xlsb](#). The Pricing AVs in the table are from PAAM Table 10 column K. Cost sharing changes are highlighted in yellow – the 2021 value appears first, and the 2020 value appear second, in parentheses.

Objection 34

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

Response: Yes, we reviewed the rates to ensure consistency across these files prior to submitting our filing.

Objection 35

Regarding Table 13, please provide quantitative and qualitative support for the development of the rating region factors.

Response:

Please see the [Objection Exhibit 35] tab in [CECO-132346847 Response to 20200616 Objections – Exhibits.xlsb](#) for quantitative support for the development of the rating region factors used to set rates. The geographic area rating factors reflect provider reimbursement and practice pattern differences by area. Practice pattern differences are modeled using the Milliman Health Cost Guidelines (HCGs) area utilization factors. Projected risk pool morbidity and age/gender factors were fixed at statewide levels during development of the rating region factors. The area factors are reflective of differences in delivery costs (including unit cost and provider practice differences) only and do not reflect differences in population morbidity accordingly.

Objection 36

Regarding Table 14, please populate column O and provide a copy of the network approval letter from the Department of Health for rating areas 3, 6, and 8.

Response: The Department of Health (DOH) is still reviewing our request of network for rating area 3, 6 and 8. We expect no impact on rating.

Objection 37

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

Response: We have filed four Expanded Bronze plans, Essential Care 2 HSA and Essential Care 10 and the corresponding plans with adult vision and dental buy ups. The Essential Care 2 HSA plan design satisfies the requirements to be considered an Expanded Bronze plan because it is a qualified high deductible health plan. The Essential Care 10 plan design also satisfies the Expanded Bronze requirements due to the PCP visit cost-sharing.

Objection 38

Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost pmpms for calendar years 2015- 2019, as applicable.

Response: Please refer to the [Objection Exhibit 38] tab in *CECO-132346847 Response to 20200616 Objections – Exhibits.xlsx* for actual and projected claim costs PMPM for calendar year 2019. PHW first offered coverage in PA in 2019 so that is the only year with experience data.

We note that the actual to expected factor for claims is relatively low, at 0.495. We have incorporated this 2019 claims experience into our 2021 claims projection at 40% credibility, but have not otherwise adjusted the manual rate projection for this actual-to-expected result, in order to not overstate the credibility of the experience.

Objection 39

Please provide an exhibit showing the financial gains and losses for calendar years 2014 – 2019 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy.

Response:

We don't have business prior to 2019. The following table has the 2019 financial data from the statutory report. The discrepancies from the pricing data are due to retrospective membership adjustment and financial reporting requirements.

	2019
Member months	20,022
total administrative expenses	\$ 669,076
total incurred claims	\$ 4,030,418
total premium (after risk adjustment)	\$ 9,401,072
total actual paid taxes and fees	\$ 1,617,801
profit	\$ 3,083,777
annual underwriting gain/loss and underwriting gain/loss pmpy	\$ 1,848.23

Objection 40

The Department will contact the company shortly with information regarding the opportunity and parameters for the company to provide and support an updated Covid-19 impact assessment, if desired.

Response: Thank you for the update.

Objection Exhibit 5
Pennsylvania Health & Wellness, Inc.
Manual Rate Buildup¹

Line Item	Claims PMPM			Adjustment Factors			Line Item Description
	Total	Medical	Rx	Total	Medical	Rx	
Base Data	\$354.87	\$268.14	\$86.73				Commercial market claims data to be adjusted to target population
* Cost trend and provider reimbursement	399.90	328.80	71.10	1.127	1.226	0.820	Adjust and trend manual base data unit costs to anticipated reimbursement levels
* Rating region	460.22	372.26	87.96	1.151	1.132	1.237	Apply regional adjustments to utilization and unit cost
* Expected demographics	503.37	403.42	99.94	1.094	1.084	1.136	Adjust to the demographic (age/gender) composition of the projected population
* Utilization trend	546.03	433.92	112.11	1.085	1.076	1.122	Adjust for secular utilization trend through the 2021 rating period
* Expected morbidity	474.89	375.15	99.74	0.870	0.865	0.890	Adjust to the expected morbidity of the target population, consistent with the projected risk transfer
* Expected utilization management savings	438.73	344.86	93.87	0.924	0.919	0.941	Adjust for expected degree of healthcare management
* Benefit plan designs	397.06	311.30	85.77	0.905	0.903	0.914	Adjust for the average benefit richness and covered benefits of the projected QHP portfolio
* Calibration based on relevant QHP experience	384.52	301.47	83.05	0.968	0.968	0.968	Calibrate based on relationship between manual and QHP experience in other states
* Grace period / delinquency margin	386.38	302.90	83.48	1.005	1.005	1.005	Adjust for claims incurred by members with unpaid premiums
Manual EHB Allowed Claims PMPM	\$386.38	\$302.90	\$83.48				

¹ All adjustments are informed by the Milliman Health Cost Guidelines and the anticipated network, plan, and population characteristics.

Objection Exhibit 11
Pennsylvania Health & Wellness, Inc.
Subcapitated Payments (EHB Only)

2019 Experience Period Capitation			
Benefit	Amount Per Capitated Member¹	% of Members²	Paid PMPM (EHB Only)
		2.5%	
		2.5%	
		97.5%	
		100.0%	
		100.0%	
		100.0%	
Capitated Benefit Total			

2020 Current Plan Year Capitation			
Benefit	Amount Per Capitated Member¹	% of Members²	Paid PMPM (EHB Only)
		2.2%	
		2.2%	
		97.8%	
		100.0%	
		100.0%	
		100.0%	
Capitated Benefit Total			

2021 Rating Period Capitation			
Benefit	Amount Per Capitated Member¹	% of Members²	Paid PMPM (EHB Only)
		2.2%	
		2.2%	
		97.8%	
		100.0%	
		100.0%	
		100.0%	
Capitated Benefit Total			

Notes:

- (1) Includes Quality Improvement (QI) expenditures consistent with the reporting of capitation costs in the URRT.
(2) Child/adult percentages are used to blend child/adult caps for EHB benefits into aggregate rates and are based on PHW Slice demographics. For the purposes of these percentages children include all individuals under 19.

Objection Exhibit 17
Pennsylvania Health & Wellness, Inc.
Development of Trend Assumptions in the PA Rate Template

Experience Projection

Cost Components					Utilization Components				Induced Utilization				Weight		URRT	
Benefit Category	Contractual Reimbursement and Charge Trend	Rating Area Adjustment	Cumulative "Cost Trend" Adjustment	Table 3 Annualized Cost Trend	Secular Utilization Trend Excluding Induced Util	Regional Network and Demographic Adjustments	Cumulative "Utilization Trend" Adjustment	Table 3 Annualized Util. Trend	Base Induced Utilization Factor	Projected Induced Utilization Factor ¹	Cumulative "Induced Utilization" Adjustment	Table 3 Induced Utilization	Starting Experience Allowed PMPM (URRT WS1)	Table 3 Weight %	WS 1 Cost Projection Factor	WS 1 Utilization Projection Factor
Inpatient Hospital	1.184		1.184	8.83%	1.051		1.051	2.50%	0.952	0.920	0.966	-1.69%	\$55.07	23.37%	1.088	1.025
Outpatient Hospital	1.151	<i>Included in</i>	1.151	7.29%	1.051	<i>Included in</i>	1.051	2.50%	0.969	0.920	0.950	-2.53%	\$52.97	22.48%	1.073	1.025
Professional	1.200	<i>URRT 'Other'</i>	1.200	9.54%	1.051	<i>URRT 'Other'</i>	1.051	2.50%	0.959	0.920	0.959	-2.05%	\$53.70	22.79%	1.095	1.025
Other Medical	0.982	<i>Projection</i>	0.982	-0.92%	1.051	<i>Projection</i>	1.051	2.50%	1.000	0.920	0.920	-4.09%	\$3.29	1.40%	0.991	1.025
Capitation	n/a	<i>Factor</i>	n/a	n/a	n/a	<i>Factor</i>	n/a	n/a	n/a	n/a	n/a	n/a	\$0.01	0.00%	1.000	1.000
Prescription Drugs	0.989		0.989	-0.56%	1.060		1.060	2.93%	0.976	0.920	0.942	-2.93%	\$70.56	29.95%	0.994	1.029

Manual Rate Development

Cost Components					Utilization Components				Induced Utilization				Weight	
Benefit Category	Contractual Reimbursement and Charge Trend	Rating Area Adjustment	Cumulative "Cost Trend" Adjustment	Table 3b Annualized Cost Trend²	Secular Utilization Trend Excluding Induced Util ²	Regional Network and Demographic Adjustments	Cumulative "Utilization Trend" Adjustment	Table 3b Annualized Utilization Trend²	Base Induced Utilization Factor	Projected Induced Utilization Factor ¹	Cumulative "Induced Utilization" Adjustment	Table 3b Induced Utilization	Starting Manual Allowed PMPM	Table 3b Weight %
Inpatient Hospital	1.251	1.019	1.274	12.88%	1.077	1.156	1.245	11.58%	1.000	0.925	0.925	-3.80%	\$79.35	22.36%
Outpatient Hospital	1.197	0.984	1.178	8.54%	1.077	1.038	1.118	5.72%	1.000	0.923	0.923	-3.92%	\$76.81	21.65%
Professional	1.264	1.068	1.350	16.17%	1.074	1.020	1.096	4.67%	1.000	0.918	0.918	-4.17%	\$100.41	28.29%
Other Medical	0.913	1.078	0.984	-0.81%	1.077	1.006	1.083	4.08%	1.000	0.868	0.868	-6.81%	\$9.76	2.75%
Capitation	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$1.81	0.51%
Prescription Drugs	0.820	1.063	0.872	-6.64%	1.122	1.061	1.190	9.07%	1.000	0.914	0.914	-4.41%	\$86.73	24.44%

1. Induced utilization is modeled at the service category level for the manual rate development but only modeled in aggregate for the experience projection.

2. The manual rate projection includes three years of utilization trend (from 2018 to 2021). However, Table 3b in the Rating Exhibits must be filled out assuming only 24 months of trend, leading the annualized trend to appear larger than it would otherwise.

Objection Exhibit 19
Pennsylvania Health & Wellness, Inc.
Table 4 Normalized Allowed Claims PMPM

Month-Year	Allowed Claims (Net of Rx Rebates) ¹		Age Factor		Tobacco Factor		Benefit Factor		Other Factor		Normalized Allowed Claims
201901	\$136.02	/	1.729	/	1.027	/	0.922	/	1.000	=	\$83.05
201902	\$158.72	/	1.714	/	1.027	/	0.924	/	1.000	=	\$97.55
201903	\$216.67	/	1.718	/	1.026	/	0.925	/	1.000	=	\$132.93
201904	\$256.15	/	1.718	/	1.026	/	0.926	/	1.000	=	\$156.89
201905	\$242.63	/	1.713	/	1.026	/	0.928	/	1.000	=	\$148.87
201906	\$237.06	/	1.714	/	1.025	/	0.927	/	1.000	=	\$145.51
201907	\$195.46	/	1.724	/	1.025	/	0.926	/	1.000	=	\$119.46
201908	\$254.06	/	1.732	/	1.026	/	0.926	/	1.000	=	\$154.46
201909	\$245.75	/	1.729	/	1.025	/	0.925	/	1.000	=	\$149.80
201910	\$321.36	/	1.740	/	1.025	/	0.926	/	1.000	=	\$194.63
201911	\$203.14	/	1.745	/	1.025	/	0.927	/	1.000	=	\$122.53
201912	\$415.65	/	1.748	/	1.025	/	0.927	/	1.000	=	\$250.27

¹Ties to Table 4 (unnormalized) allowed claims PMPM net of pharmacy rebates

Objection Exhibit 20
Pennsylvania Health & Wellness, Inc.
Table 4 Completion Factors

Inpatient Medical			Non-Inpatient Medical			Pharmacy + Other ²			Total Incurred Claims		
Incurring and Paid Claims ¹	Ultimate Incurred Claims	Completion	Incurring and Paid Claims ¹	Ultimate Incurred Claims	Completion	Incurring and Paid Claims ¹	Ultimate Incurred Claims	Completion	Incurring and Paid Claims ¹	Ultimate Incurred Claims	Completion
\$79,170	\$80,290	0.986 +	\$56,175	\$56,570	0.993 +	\$70,755	\$70,755	1.000 =	\$206,100	\$207,616	0.993
\$36,686	\$37,257	0.985 +	\$100,069	\$100,788	0.993 +	\$83,392	\$83,392	1.000 =	\$220,147	\$221,437	0.994
\$84,965	\$86,529	0.982 +	\$119,535	\$120,427	0.993 +	\$107,767	\$107,767	1.000 =	\$312,267	\$314,723	0.992
\$128,986	\$132,280	0.975 +	\$125,280	\$126,268	0.992 +	\$124,322	\$124,322	1.000 =	\$378,588	\$382,870	0.989
\$55,116	\$56,998	0.967 +	\$161,336	\$162,711	0.992 +	\$136,759	\$136,759	1.000 =	\$353,211	\$356,468	0.991
\$18,456	\$19,490	0.947 +	\$208,350	\$210,419	0.990 +	\$107,450	\$107,450	1.000 =	\$334,256	\$337,358	0.991
\$41,838	\$46,066	0.908 +	\$109,035	\$110,480	0.987 +	\$98,571	\$98,571	1.000 =	\$249,445	\$255,118	0.978
\$119,149	\$138,647	0.859 +	\$109,950	\$111,747	0.984 +	\$101,067	\$101,067	1.000 =	\$330,165	\$351,461	0.939
\$56,877	\$70,868	0.803 +	\$131,983	\$135,355	0.975 +	\$116,439	\$116,439	1.000 =	\$305,299	\$322,662	0.946
\$78,218	\$105,682	0.740 +	\$199,429	\$207,208	0.962 +	\$126,852	\$126,852	1.000 =	\$404,499	\$439,742	0.920
\$14,179	\$21,027	0.674 +	\$126,657	\$135,351	0.936 +	\$119,029	\$119,029	1.000 =	\$259,865	\$275,407	0.944
\$104,008	\$171,281	0.607 +	\$237,902	\$265,449	0.896 +	\$134,823	\$134,823	1.000 =	\$476,734	\$571,553	0.834
\$817,648	\$966,416		\$1,685,701	\$1,742,771		\$1,327,227	\$1,327,227		\$3,830,576	\$4,036,414	

¹Incurred 1/1/2019 - 12/31/2019, paid through 2/29/2020

²Assume 1.0 completion for pharmacy and other non-lag claims costs.

Table 2. Experience Period Claims and Premiums (Ultimate Incurred Claims) \$4,036,414

Difference vs Table 2: \$0

Objection Exhibit 22
 Pennsylvania Health & Wellness, Inc.
 Development of Experience Adjustment Factors

	Morbidity Adjustments								Demo Adjustments				Benefit		
	URRT Trended Experience	Induced Utilization	Impact of Reinsurance Program	After Induced Utilization and Reinsurance	2019 to 2021 Statewide Morbidity Trend	Liability-Based Re-weighting of Experience	After Morbidity	Impact of Morbidity Adjustments	Geographic Distribution of Enrollment	Demographic Change (Age/Gender)	After Demo	Impact of Initial Demo Adjustments	Covered Benefit Changes	After Benefit	Impact of Benefit Adjustment
Inpatient Hospital	68.53	0.966	0.999	66.16	1.027	0.985	66.96	1.012	1.024	0.914	62.68	0.936	1.000	62.68	1.000
Outpatient Hospital	64.06	0.950	0.999	60.80	1.027	1.028	64.21	1.056	0.999	0.902	57.88	0.901	1.000	57.88	1.000
Professional	67.69	0.959	0.999	64.88	1.027	1.000	66.65	1.027	1.001	0.932	62.17	0.933	1.000	62.17	1.000
Other Medical	3.39	0.920	0.999	3.11	1.027	1.128	3.61	1.158	0.993	0.879	3.15	0.872	1.000	3.15	1.000
Capitation	0.01	1.000	0.999	0.01	1.001	1.000	0.01	1.001	1.000	1.000	0.01	1.000	1.000	0.01	1.000
Prescription Drug	73.93	0.942	0.999	69.59	1.022	1.056	75.11	1.079	1.022	0.892	68.48	0.912	1.000	68.48	1.000
Total	277.61			264.55			276.54	1.045			254.36	0.920		254.36	1.000
Amended Capitation ⁽²⁾	2.20	1.000	0.999	2.20	1.001	1.000	2.20	1.001	1.000	1.000	2.20	1.000	1.000	2.20	1.000
Amended Total	279.80			266.74			278.73	1.045			256.55	0.920		256.55	1.000

(1) Accounts for interactions between the earlier steps in the index rate development

(2) The amended capitation reflects the updated amounts as described in Objection #18.

Objection Exhibit 22
Pennsylvania Health & Wellness, Inc.
Development of Experience Adjustment Factors

	Network			Other Adjustments					
	Significant Provider Network Changes	After Network	Impact of Network Adjustment	Changes in Capitation Contracts	Changes in Pharmacy Rebates and Dispensing Fees	Grace Period	Other/ Interaction ⁽¹⁾	After Other	Impact of Other Adjustments
Inpatient Hospital	1.000	62.68	1.000	1.000	1.000	1.007	1.000	63.15	1.007
Outpatient Hospital	1.000	57.88	1.000	1.000	1.000	1.007	1.000	58.31	1.007
Professional	0.955	59.35	0.955	1.000	1.000	1.007	1.000	59.79	1.007
Other Medical	1.021	3.21	1.021	1.000	1.000	1.007	1.000	3.24	1.007
Capitation	1.000	0.01	1.000	191.644	1.000	1.000	1.000	1.81	191.644
Prescription Drug	1.000	68.48	1.000	1.000	0.945	1.007	1.003	65.37	0.955
Total		251.60	0.989					251.67	1.000
Amended Capitation ⁽²⁾	1.000	2.20	1.000	0.822	1.000	1.000	1.000	1.81	0.822
Amended Total		253.79	0.989					251.67	0.992

Objection Exhibit 24
Pennsylvania Health & Wellness, Inc.
Development of Paid to Allowed Ratios

Member Months	57,063
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Manual Cost Sharing Adjudication

Allowed PMPM	\$332.20
Copays/Coinsurance	-16.0%
Deductible	-18.1%
Out of Pocket Maximum	+8.0%
Raw Paid PMPM	\$245.57

Additional Adjustments

Raw Paid PMPM	\$245.57
AV Calibration Adjustment ⁽¹⁾	1.068
Final Paid PMPM	\$262.22

Paid to Allowed Ratio	0.789
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(1) Calibration of Manual AVs from Milliman's *Managed Care Rating Model* (MCRM) based on relationship between MCRM and actuarial value in base period QHP experience.

Objection Exhibit 26 Pennsylvania Health & Wellness, Inc. Development of Projected Allowed Non-EHB Claims PMPM

Non-EHB Claims - Covered Members Only

		Allowed Claims PMPM
Adult Vision		\$5.26
Adult Dental	+	25.78
Total	=	\$31.05
Vision/Dental Member Months		9,577
Total Member Months		57,063

Non-EHB Claims - All Members

		Allowed Claims PMPM
Adult Vision		\$0.88
Adult Dental	+	4.33
Total	=	5.21
Retention Interaction Factor ⁽¹⁾	x	1.01
Final Non-EHB Claims PMPM	=	5.26

(1) Adjustment to account for differences in retention between EHB and Non-EHB services.

Objection Exhibit 22
Pennsylvania Health & Wellness, Inc.
Summary of Cost Sharing and Pricing AV Changes

Plan Design	Plan ID	Plan Type	Medical Deductible	Member Coinsurance	Rx Deductible	OOP Max	PCP Visit	Specialist Visit	Rx Member Cost-Sharing				Includes adult vision coverage?	Includes adult dental coverage?	2020 Pricing AV	2021 Pricing AV
									Generic	Preferred Brand	Non-Preferred Brand	Specialty				
Ambetter Secure Care 5	86199PA0010025	HMO	\$1450 INT (\$1250 INT)	20% INT		\$6300 (\$5900)	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	30% SD	30% SD	N	N	0.880	0.856
Ambetter Balanced Care 11	86199PA0010004	HMO	\$6000 INT	40% INT		\$8500 (\$8100)	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD (\$50 NSD)	50% SD	50% SD	N	N	0.727	0.722
Ambetter Balanced Care 12	86199PA0010012	HMO	\$6500 INT	40% INT		\$8400 (\$8150)	\$35 NSD	\$70 NSD	\$25 NSD	\$60 NSD	50% SD	50% SD	N	N	0.719	0.715
Ambetter Essential Care 1	86199PA0010002	HMO	\$8300 INT (\$8150 INT)	0% INT		\$8300 (\$8150)	\$0 SD	\$0 SD	\$25 NSD (\$20 NSD)	\$0 SD	\$0 SD	\$0 SD	N	N	0.695	0.678
Ambetter Essential Care 2	86199PA0010022	HMO	\$6900 INT (\$6750 INT)	0% INT		\$6900 (\$6750)	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N	0.716	0.696
Ambetter Essential Care 10	86199PA0010006	HMO	\$7200 INT	50% INT		\$8400 (\$8150)	50% NSD	50% SD	\$25 NSD (\$20 NSD)	50% SD	50% SD	50% SD	N	N	0.726	0.690
Ambetter Secure Care 5 + Vision + Adult Dental	86199PA0020025	HMO	\$1450 INT (\$1250 INT)	20% INT		\$6300 (\$5900)	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	30% SD	30% SD	Y	Y	0.880	0.856
Ambetter Balanced Care 11 + Vision + Adult Dental	86199PA0020004	HMO	\$6000 INT	40% INT		\$8500 (\$8100)	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD (\$50 NSD)	50% SD	50% SD	Y	Y	0.727	0.722
Ambetter Essential Care 1 + Vision + Adult Dental	86199PA0020002	HMO	\$8300 INT (\$8150 INT)	0% INT		\$8300 (\$8150)	\$0 SD	\$0 SD	\$25 NSD (\$20 NSD)	\$0 SD	\$0 SD	\$0 SD	Y	Y	0.695	0.678
Ambetter Essential Care 10 + Vision + Adult Dental	86199PA0020006	HMO	\$7200 INT	50% INT		\$8400 (\$8150)	50% NSD	50% SD	\$25 NSD (\$20 NSD)	50% SD	50% SD	50% SD	Y	Y	0.726	0.690

D&C – Deductible and Coinsurance
INT – Integrated Medical and Rx Deductible
NSD – Not subject to deductible
SD – Subject to deductible
Rx Copay – Generic / Preferred Brand / Non-Preferred Brand / Specialty

Objection Exhibit 35
Pennsylvania Health & Wellness, Inc.
Geographic Rating Area Factors Development

		EHB Paid Claims PMPM		
		Facility	Non-Facility	Total
Statewide	PMPM at Statewide Util and Reimbursement ¹	\$115.35	\$146.87	\$262.22
	x Apply Manual Area Factors ¹	1.000	1.000	1.000
	x Apply Contractual Reimbursement ²	1.000	1.000	1.000
	= Area and Reimbursement-Adjusted EHB Paid PMPM	\$115.35	\$146.87	\$262.22
	Projected Area Rating Factor, Relative to Statewide			1.0000
Rating Area 3	PMPM at Statewide Util and Reimbursement ¹	\$115.35	\$146.87	\$262.22
	x Apply Manual Area Factors ¹	0.744	0.886	0.823
	x Apply Contractual Reimbursement ²	1.215	1.042	1.111
	= Area and Reimbursement-Adjusted EHB Paid PMPM	\$104.22	\$135.53	\$239.74
	Projected Area Rating Factor, Relative to Statewide			0.9143
Rating Area 6	PMPM at Statewide Util and Reimbursement ¹	\$115.35	\$146.87	\$262.22
	x Apply Manual Area Factors ¹	1.030	1.020	1.024
	x Apply Contractual Reimbursement ²	1.145	0.982	1.054
	= Area and Reimbursement-Adjusted EHB Paid PMPM	\$136.04	\$147.10	\$283.14
	Projected Area Rating Factor, Relative to Statewide			1.0798
Rating Area 8	PMPM at Statewide Util and Reimbursement ¹	\$115.35	\$146.87	\$262.22
	x Apply Manual Area Factors ¹	1.052	1.023	1.036
	x Apply Contractual Reimbursement ²	0.967	0.993	0.981
	= Area and Reimbursement-Adjusted EHB Paid PMPM	\$117.28	\$149.18	\$266.46
	Projected Area Rating Factor, Relative to Statewide			1.0162

Notes:

¹Developed using the Milliman Health Cost Guidelines, calibrated to the expected population. Reflects differences in practice patterns and the delivery system by area, holding population characteristics (e.g. health status) constant.

²Reflects actual and anticipated 2021 provider reimbursement by rating area, based on Pennsylvania Health and Wellness, estimates.

Objection Exhibit 38
Pennsylvania Health & Wellness, Inc.
Actual to Expected Claim Cost PMPMs

Component	2019 Actual	2019 Projected	A/E Ratio
Incurred Claims PMPM	\$193.36	\$390.30	0.495
Risk Adjustment Transfer PMPM	-\$139.01		
Claims Net of Risk Adj. PMPM	\$332.37		

July 17, 2020

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: PENNSYLVANIA HEALTH & WELLNESS, INC. 7/7/2020 OBJECTION RESPONSE - CECO-132346847

Ms. Leonard,

This response is in regard to the objections letter dated 7/7/2020. No updated filing documents are being included with this submission.

This submission includes documents supporting the objection responses in two files:

- *"CECO-132346847 Response to 20200707 Objections.docx"*
- *"CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx"*

Sincerely,

 FSA, MAAA

Consulting Actuary

Objection Letter for CECO-132346847

SERFF Tracking Number: CECO-132346847 **State:** Pennsylvania

Filing Company: Pennsylvania Health & Wellness, Inc.

Company Tracking Number: RATES - 86199

TOI: H15I Individual Health - Hospital/Surgical/Medical Expense

Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name: Ambetter from PA Health & Wellness

Objection 1

Please update the Rate/Rule Schedule Tab in SERFF to reflect the updated rate change.

Response:

[We will update.](#)

Objection 2

In response to Objection 5, the [Objection Exhibit 5] tab in the response file includes nine adjustments. Please provide quantitative support for these adjustments and how they are used to develop the factors included in the table 5 of the PA Rate Template.

Response:

[Please refer to the \[Objection Exhibit 2\] tab in *CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx* for additional detail for each of the nine adjustments included in the prior Objection 5 response. This exhibit also contains a mapping of each factor to both Table 5 of the PA Rate Template and the actuarial memorandum Appendix 20.2, which provides supporting detail for Table 5.](#)

Objection 3

In response to Objection 8, please provide quantitative exhibits showing the calculations used for developing the following membership distributions:

- a. Membership distribution by rating region
- b. Membership distribution by plan
- c. Membership distribution by age

Response:

[Please refer to the \[Objection Exhibit 3\] tab in *CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx* for the quantitative exhibits showing the calculations used for developing the membership distributions by rating region, plan and age.](#)

Objection 4

In response to Objection 17, please provide reasoning as to why the difference in trend assumptions would not have an impact on the resulting "Total Adjusted Projected Allowed EHB

Claims PMPM” in row 23 of the [II Rate Development &Change] tab of the PA Rate Template In addition, we have the following requests as it relates to the Objection 17 exhibit:

Response:

When revising how trends are displayed in Table 3 in our response to Objection 17, we made a corresponding and offsetting adjustment to Table 5. This change solely represents a change to how Tables 3 and 5 were filled out, and does not represent a change to the underlying rate development assumptions. Therefore, there was no resulting impact to the “Total Adjusted Projected Allowed EHB Claims PMPM.”

In our initial submission of the PA Rate Template, we populated table 3 so that the reported composite trend would reconcile to the URRT, which does not reflect induced demand in the trend adjustment but instead through the “Plan Design Changes” factor. Likewise, we filled out Table 5 so that the “Change in Benefits” factor would reconcile to the URRT “Plan Design Changes” factor (which includes the adjustment for induced demand).

However, since there is an explicit column for induced demand in Table 3, we initially applied an offsetting adjustment to the reported utilization trends so that when composited with the induced demand column the resulting Table 3 trend would tie to the composite trend in the URRT, despite the fact that composite trend excludes induced demand adjustments. As noted in our response to prior Objection 17, this adjustment led to an overstatement of reported utilization trends in the initial Table 3 submission (since the induced demand adjustments are negative).

A more meaningful approach would have been to report the actual utilization trends that had been used and eliminate the induced demand adjustments from either (1) the column in Table 3 or (2) the “Change in Benefits” factor in Table 5 (to avoid double adjustment). In our resubmission of the PA Rate Exhibits in response to Objection 17, we took the latter approach.

Specifically, we eliminated the offsetting adjustment to the reported utilization trends in table 3, so that they correspond to the actual trends applied, and such that the composite trend in table 3 now includes induced demand (via the induced demand column). Furthermore, since the total trend factor from table 3 now accounts for induced demand, we no longer required an induced demand adjustment in the “Change in Benefits” factor from table 5, and therefore revised the population of Table 5 to remove the now-duplicative adjustment.

- a. Please provide quantitative support for columns B, C, H, L, and M for both the experience and manual tables.

Response:

Please refer to the [Objection Exhibit 4.a.i-iii] tabs in *CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx* for quantitative support for these adjustments. Exhibit 4.a.i supports column B (contractual reimbursement and charge trend), Exhibit 4.a.ii supports columns C and H (rating area/regional adjustments), and Exhibit 4.a.iii supports columns L and M (induced utilization).

- b. Provide support for applying three years of utilization trend to manual rate, which reflects 2019 experience based on the [I.b. Manual Data] tab of the PA Rate Template.

Response:

The manual rate was developed using 2018 manual base data from the Milliman Health Cost Guidelines (with a center date of July 1, 2018), and therefore is adjusted with three years of annualized trends. However, tables 3b and 5 in the PA Rate Template reflect a hardcoded assumption that only 24 months (two years) of trends are applied. For consistency with the Template's stated trend duration, we entered the 2018 base data into benefit year 2019 in Table 4b of the Template. Since the base data represents a single point in time, we filled out the remaining months and years in Table 4b by extrapolating these trends back in time.

Please let us know if you would prefer that we enter the manual data solely under the benefit year 2018 rows in Table 4b, consistent with the true base period.

Objection 5

In response to Objection 21, please provide quantitative support for the adjustments applied to the Milliman HCG CPD to reflect the PHW projected 2021 enrollee population.

Response:

Please refer to the [Objection Exhibit 5] tab in *CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx* for quantitative support for the adjustments applied to the Milliman HCG CPD to reflect the PHW projected 2021 enrollee population. This exhibit demonstrates how the CPDs are scaled to reflect population utilization and cost characteristics. We have abridged the CPD for clarity and since the full detailed CPD is not required to demonstrate this process. While this exhibit illustrates the calculation steps for a single plan, the same calculation steps were repeated for each plan design when projecting reinsurance recoveries.

Objection 6

In response to Objection 22, please provide details on why the factors included in the [Objection Exhibit 22] tab of the response file differ slightly from the factors used in the Actuarial Memorandum Rate Exhibits. In addition, please provide quantitative support for columns H, L, and M in the Objection 22 Exhibit.

Response:

The immaterial difference between the factors shown in [Objection Exhibit 22] and those in Table 5 of the Actuarial Memorandum Rate Exhibits arises from the interaction between service mix and differences in the order in which the Induced Demand and Significant Provider Network Changes adjustments are applied between the URRT and the Actuarial Memorandum Rate Exhibits. Please refer to [Objection Exhibit 6.a] in *CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx* for a comparison and reconciliation between the two build-up methods and the final factors used in the Actuarial Memorandum Rate Exhibits.

Please refer to the [Objection Exhibit 6.b] and [Objection Exhibit 6.c] tabs in *CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx* for quantitative support of the liability reweighting, geographic, and demographic factors shown in columns H, L, and M in the previous Objection 22 exhibit. The liability reweighting impact in Exhibit 6.b is illustrated across all services in aggregate for clarity; the composite factor shown in Objection 22 ties within 0.1%,

with the difference attributable to calculation at the detailed service category level. The calculated geographic and demographic factors in Exhibit 6.c also show immaterial differences from those reported on the previous Objection 22 exhibit (e.g. within +/- 0.001) due to service mix differences within each URRT service category.

Objection 7

In response to Objection 25, please provide quantitative support for the following factors in the risk adjustment calculation:

- a. Statewide GCF of 1.054
- b. Each of the components used in the development of the carrier-specific PLRS of 1.005
- c. Carrier-specific GCF of 1.054
- d. 2018-2021 SWAP Rate Increase Trend of 0.893

Response:

Please refer to the [Objection Exhibit 7.a & 7.c] tab in *CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx* for quantitative support of the statewide and carrier-specific GCF values used in the risk adjustment calculation. Please note that since the statewide and carrier-specific GCF values match, the projected risk transfer is identical to what would have been projected if we were to normalize both values to a statewide and carrier-specific GCF of 1.000.

Please refer to the [Objection Exhibit 7.b.i] and [Objection Exhibit 7.b.ii] tabs in *CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx* for quantitative support for each of the components used in the development of the carrier-specific PLRS [REDACTED]

Please refer to the [Objection Exhibit 7.d] tab in *CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx* for quantitative support of the 2018-2021 SWAP rate increase trend used in the risk adjustment calculation.

Objection 8

In response to Objection 27, please provide quantitative support for the reallocated pharmacy costs mentioned in response to Objection 27, as well as where this information was previously incorporated in the rate development process. In addition, please provide a break-down of the various items, both as a PMPM and percent of premium, included in the “Core Centene Admin” assumptions for both CY 2020 and CY 2021.

Response:

We reallocated \$10.82 of the pharmacy cost from the allowed claims due to the pharmacy transparency adjustment as provided in the following table.

Transparent Pharmacy Pricing Impact on Allowed Claims and SG&A

Allowed Cost Description	Allowed Cost PMPM	% of Premium
2021 AWP Discount Improvement PMPM	\$ (6.95)	-1.1%
2021 Rx Rebate and Dispensing Fee PMPM impact	\$ (3.87)	-0.6%
Change in 2021 Pharmacy Allowed Claims Due to Transparent Pharmacy Pricing	\$ (10.82)	-1.7%
2021 Average Premium	\$ 493.46	100.0%

The break-down of the Core Centene Administrative Expense is provided in the table below:

- Some pharmacy claims cost are reallocated to the administrative costs for the pharmacy transparency movement, which increased the administrative expense by \$10.20 PMPM.
- Most of the expenses in the other administrative category are the fixed cost. Fixed costs are costs that are set to a fixed amount tied to a product or service (i.e. salaries, utility bills, buildings, etc). This type of cost will need a high member base to spread. The higher other administrative expense is mainly due to lower membership base than previously expected

Core Centene Administrative Expense				
	% of Premium		PMPM	
	CY 2020	CY 2021	CY 2020	CY 2021
Pharmacy Claims Reallocated into Administrative Expense	0.1%	1.7%	\$0.41	\$8.29
Other Administrative Expense	5.8%	11.2%	\$33.94	\$54.60
Total	5.8%	12.9%	\$34.35	\$62.89
Projected Member Months	112,029	57,063	112,029	57,063

Objection 9

In response to Objection 35, please provide quantitative support for the “Manual Area Factors” and “Contractual Reimbursement” adjustments which are applied to each rating area.

Response:

Please refer to the [Objection Exhibit 9] tab in *CECO-132346847 Response to 20200707 Objections – Exhibits.xlsb* for quantitative support for the “Manual Area Factors” and “Contractual Reimbursement” adjustments which are applied to each rating area. Population characteristics were held constant when projecting claims for each area, and regional claims

experience was not used to derive these factors (nor does Pennsylvania Health and Wellness have any claims experience outside of rating area 8).

Objection 10

The following factors included in the [II Rate Development & Change] tab of the PA Rate Template differ from the initial filing information. Please provide support and reasoning for these differences.

- a. "Two Year Trend Projection Factor" (Cell C12)
- b. "Change in Morbidity – All Other" (Cell C16)
- c. "Change in Benefits" (Cell C20)
- d. "Change in Other" (Cell C21)

Response:

- a) The two year trend projection factor in the initial filing included an offset to the induced demand factors in Table 3 so that the composite trend would reconcile to that the trend factors in the URRT (which do not include induced utilization). In the updated filing documents, we eliminated this offset, allowing induced demand to flow through the two year trend projection factor. See the response to Objection 4 from the current set of objections for additional explanation of this change.
- b) This is a downstream effect of the change to capitation as discussed in the response to prior Objection 18.
- c) In the initial filing, adjustments for induced demand were captured through the "Change in Benefits" factor, but with the refiling these adjustments were instead captured in in the two year trend projection factor from Table 3. See the response to item 'a' above (regarding the two year trend projection factor) and to Objection 4 from the current set of objections for additional explanation of this change.
- d) This is a downstream effect of the change in capitation as discussed in the response to prior Objection 18.

Objection 11

The weights for each service category included in the [I Data] tab of the PA Rate Template changed slightly from the initial filing information. Please provide reasoning for these changes.

Response:

The weights in [I Data] shifted due to the capitation change as discussed in the response to prior Objection 18.

Objection 12

The pricing AVs included in the updated Actuarial Memorandum Rate Exhibits differ from the initial filing to seemingly negate the impact of the change in the induced utilization factors. Please change the pricing AVs back to the originally filed amounts or provide quantitative and qualitative support for the change in the pricing AVs between the initial and updated filing.

Response:

We have reverted the change in pricing AVs from the updated Actuarial Memorandum Rate Exhibits; the original slope of pricing AVs will be restored upon resubmission. We will also revise plan rate relativities to utilize the prescribed induced utilization factors and revising plan rate relativities correspondingly.

By way of explanation, we had calculated induced utilization factors in the initial filing using the formula from the draft 2021 rate filing guidance released by Pennsylvania Insurance Department on 3/13/2020 (and using preliminary AVs that had not yet been balanced to the projected paid/allowed ratio). The formula in the final guidance is similar but differs in that the AV used by the formula is inclusive of the 1.200 CSR non-funding adjustment for silver on-marketplace plans, resulting in higher induced utilization factors for silver plans and lower premium relativities for all other plans on a revenue neutral basis.

While the *slope* of pricing AVs in the resubmission will exactly match the initial filing, all pricing AVs in the resubmission will be subject to a uniform balancing adjustment in order to composite to the projected paid/allowed ratio when weighted using projected membership and the prescribed induced utilization factors.

Objection 13

Please update the 2019 experience period risk adjustment amount in Table 2 to reflect the Department calculated revised risk adjustment transfer amount sent to your company on June 30, 2020, or the final CMS transfer amount published on or before July 16, 2020, if it differs from the Department calculation.

Response:

This will be updated in the filing documents upon resubmission.

Objection 14

If the projected risk adjustment transfer amount in Table 5 will be modified due to the June 30th revisions or the final CMS transfer amount published on or before July 16th, if it differs from the Department calculation, please provide narrative and detailed supporting data to justify the proposed changes.

Response:

The projected risk adjustment transfer amount in Table 5 will be modified in order to align with the estimated 2019 risk transfer program state transfer amount calculated by the Pennsylvania Insurance Department. The only difference will be the inclusion of the estimated high cost risk pooling amount (anticipated recoveries net of assessment).

Objection 15

On July 13th, the Department will communicate our guidance based upon updated survey information from the issuers on their best estimate of the COVID-19 impact on 2021 rates. Responses to the round two questions are due on July 16th. Please be sure that all documents

in SERFF after that date reflect the impact of COVID-19 and are consistent with Department July 13 guidance.

Response: Confirmed

Objection 16

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

Response: Confirmed

Objection 17

Please ensure that the 7/16/20 versions of the following items are posted in SERFF with your July 16th response to this data call:

- a. Cover letter identifying all changes made and the reason for the change. Also show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Departments Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no “NA”)
- e. URRRT
- f. Federal rates template
- g. Part III actuarial memorandum
- h. Updated Rate Change Request Summary (Attachment 1)
- i. Public filing pdf with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits subsequent to the initial submission, in addition to all of the above items).

Response: We will ensure.

**Objection Exhibit 2
Pennsylvania Health & Wellness, Inc.
Manual Rate Buildup Detail**

				Claims PMPM								Adjustment Factors							
				Medical							Prescr. Drug	Medical							Prescr. Drug
Prior Obj. 5 Step	Detailed Step	Table 5 Mapping (1)	Appendix 20.2 Mapping (1)	Total	Total Medical	IP	OP	Prof.	Other Med.	Cap.		Total	Total Medical	IP	OP	Prof.	Other Med.	Cap.	
* Cost trend and provider reimbursement	AWP Trend (2018 to 2021)	Two year trend projection Factor	Cost Adj	\$354.87	\$268.14	\$79.35	\$76.81	\$100.41	\$9.76	\$1.81	\$86.73	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.066
	Contractual reimbursement (2)	Two year trend projection Factor	Cost Adj	421.29	328.80	99.26	91.93	126.89	8.91	1.81	92.49	1.168	1.226	1.251	1.197	1.264	0.913	1.000	1.000
	AWP discount (2)	Two year trend projection Factor	Cost Adj	399.60	328.80	99.26	91.93	126.89	8.91	1.81	70.81	0.949	1.000	1.000	1.000	1.000	1.000	1.000	0.766
	Dispensing fees and rebates (2)	Two year trend projection Factor	Cost Adj	399.90	328.80	99.26	91.93	126.89	8.91	1.81	71.10	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.004
* Rating region	Area charge adjustment (3)	Two year trend projection Factor	Cost Adj	414.12	338.53	101.12	90.49	135.51	9.60	1.81	75.59	1.036	1.030	1.019	0.984	1.068	1.078	1.000	1.063
	Area utilization (3)	Two year trend projection Factor	Util Adjustments	460.22	372.26	120.73	96.99	142.74	9.97	1.81	87.96	1.111	1.100	1.194	1.072	1.053	1.039	1.000	1.164
* Expected demographics	Age/gender average charge (3)	Change in Demographics	Change in Demographics - Cost	462.84	375.93	122.08	99.39	142.83	9.81	1.81	86.91	1.006	1.010	1.011	1.025	1.001	0.984	1.000	0.988
	Age/gender utilization (3)	Change in Demographics	Change in Demographics - Util	503.37	403.42	131.02	108.63	151.59	10.37	1.81	99.94	1.088	1.073	1.073	1.093	1.061	1.057	1.000	1.150
* Utilization trend	Utilization trend (2018 to 2021)	Two year trend projection Factor	Util Adjustments	546.03	433.92	141.09	116.98	162.86	11.17	1.81	112.11	1.085	1.076	1.077	1.077	1.074	1.077	1.000	1.122
* Expected morbidity	Statewide risk pool morbidity relative to base data (4)	Change in Morbidity - All Other	Change in Morbidity - Util	604.64	477.55	155.34	128.79	179.31	12.30	1.81	127.09	1.107	1.101	1.101	1.101	1.101	1.101	1.000	1.134
	Ambetter morbidity relative to statewide risk pool (5)	Change in Morbidity - All Other	Change in Morbidity - Util	470.21	371.46	120.70	100.07	139.32	9.56	1.81	98.75	0.778	0.778	0.777	0.777	0.777	0.777	1.000	0.777
	Individual mandate (6)	Change in Morbidity - All Other	Change in Morbidity - Util Indiv Mandate	474.89	375.15	121.90	101.07	140.71	9.65	1.81	99.74	1.010	1.010	1.010	1.010	1.010	1.010	1.000	1.010
* Expected utilization management savings	Medical management (7)	Change in Network	Change in Network - Util	444.60	344.86	111.17	90.36	132.72	8.80	1.81	99.74	0.936	0.919	0.912	0.894	0.943	0.912	1.000	1.000
	Pharmacy management (7)	Two year trend projection Factor	Util Adjustments	438.73	344.86	111.17	90.36	132.72	8.80	1.81	93.87	0.987	1.000	1.000	1.000	1.000	1.000	1.000	0.941
* Benefit plan designs	Induced utilization (8)	Two year trend projection Factor	Induced Util Adjustments	403.40	317.63	102.88	83.41	121.89	7.64	1.81	85.77	0.919	0.921	0.925	0.923	0.918	0.868	1.000	0.914
	Covered Benefits (9)	Change in Benefits	Change in Benefits - Util	397.06	311.30	102.30	83.65	117.47	6.08	1.81	85.77	0.984	0.980	0.994	1.003	0.964	0.795	1.000	1.000
* Calibration based on relevant QHP experience	See footnote (10)	Two year trend projection Factor	Util Adjustments	384.52	301.47	99.06	81.00	113.72	5.88	1.81	83.05	0.968	0.968	0.968	0.968	0.968	0.968	1.000	0.968
* Grace Period	See footnote (11)	Change in Other	Grace Period	386.38	302.90	99.53	81.41	114.24	5.91	1.81	83.48	1.005	1.005	1.005	1.005	1.005	1.005	1.000	1.005
Manual EHB Allowed Claims PMPM				\$386.38	\$302.90	\$99.53	\$81.41	\$114.24	\$5.91	\$1.81	\$83.48								

Notes

- (1) When the factors in this exhibit are composited using the provided Table 5 and Appendix 20.2 mappings, there may be immaterial differences (e.g., +/- 0.001) in comparison to the factors reported in the respective exhibits due to the order in which adjustments are applied.
- (2) Based on anticipated and actual PHW contractual reimbursement arrangements with medical providers and pharmacy benefit manager versus what is reflected in the base data.
- (3) Based on PHW's anticipated membership mix, composited using area and demographic claims projection factors from the Milliman Health Cost Guidelines.
- (4) Based on comparison of Pennsylvania individual risk pool risk scores to those from the membership comprising the base data, controlling for plan mix and demographics.
- (5) Consistent with PHW's historical and projected risk transfer.
- (6) Based on observed and expected future declines in risk pool enrollment, and the impact thereof on average risk pool morbidity.
- (7) Reflects anticipated savings associated with PHW medical and pharmacy management practices, informed by historical experience and review of Ambetter management practices and utilization patterns versus that reflected in the base data.
- (8) Based on the average benefit richness of PHW's projected plan portfolio versus that reflected in the base data, using benefit richness factors from the Milliman Health Cost Guidelines.
- (9) Accounts for differences in covered benefits and benefit limits between the base data and the Pennsylvania marketplace Essential Health Benefits offered by PHW.
- (10) Based on the relationship between allowed claims experience and Health Cost Guidelines manual claims estimates for over 14 million member months of 2019 Ambetter claims data. The 0.968 adjustment factor equals the ratio of actual allowed PMPM over the weighted average manual claims estimate, after adjusting for the other population and network characteristics shown in this table.
- (11) Reflects the anticipated cost associated with covering claims for enrollees who do not pay their premiums in full, due to grace period rules or otherwise.

Objection Exhibit 3.a
Pennsylvania Health & Wellness, Inc.
Membership Summary by County

Membership for expansion counties								
State	Rating Area	County	FIPS	Market signups 2019	Expansion county share assumption	2021 projected January membership	2019 observed PA member month multiplier	2021 Member months
PA	Rating Area 3	Bradford County	42015	1,591	0.05	80	9.3	740
PA	Rating Area 3	Lackawanna County	42069	6,087	0.05	304	9.3	2,830
PA	Rating Area 3	Luzerne County	42079	8,272	0.05	414	9.3	3,846
PA	Rating Area 3	Sullivan County	42113	226	0.05	11	9.3	105
PA	Rating Area 3	Susquehanna County	42115	1,444	0.05	72	9.3	671
PA	Rating Area 3	Wayne County	42127	2,011	0.05	101	9.3	935
PA	Rating Area 3	Wyoming County	42131	930	0.05	47	9.3	432.45
PA	Rating Area 6	Columbia County	42037	1,691	0.05	84.55	9.3	786
PA	Rating Area 8	Delaware County	42045	21,360	0.05	1,068	9.3	9,932

Membership for existing counties								
State	Rating Area	County	FIPS	2020 observed January membership	Assumed growth factor	2021 projected January membership	2019 observed PA member month multiplier	2021 Member months
PA	Rating Area 8	Philadelphia County	42101	2,495	1.0082	2,515	9.3	23,393
PA	Rating Area 8	Montgomery County	42091	697	1.0082	703	9.3	6,535
PA	Rating Area 8	Bucks County	42017	721	1.0225	737	9.3	6,856

Objection Exhibit 3.b
Pennsylvania Health & Wellness, Inc.
Membership Summary by Metal Tier

2021 Projected Member Months		
9,561	786	46,716

Developed based on Experience

Metal	Rating Area 3	Rating Area 6	Rating Area 8
Bronze	26.3%	26.3%	48.0%
Gold	28.3%	28.3%	2.6%
Silver - 73%	2.4%	2.4%	5.3%
Silver - 87%	20.0%	20.0%	18.4%
Silver - 94%	13.3%	13.3%	21.0%
Silver - Standard	9.8%	9.8%	4.5%
Silver - Off Exchange	0.0%	0.0%	0.2%
Gold - Off Exchange	0.0%	0.0%	0.1%
Grand Total	100.0%	100.0%	100.0%

Projected Member Months by Metal

Metal	Rating Area 3	Rating Area 6	Rating Area 8
Bronze	2,511	207	22,428
Gold	2,702	222	1,199
Silver - 73%	234	19	2,496
Silver - 87%	1,912	157	8,581
Silver - 94%	1,269	104	9,819
Silver - Standard	934	77	2,096
Silver - Off Exchange	0	0	72
Gold - Off Exchange	0	0	24
Grand Total	9,561	786	46,716

		Plan Allocation					
		Factor Based on					
Metal	Plan	Experience	Rating Area 3 MM	Rating Area 6 MM	Rating Area 8 MM	Total MM	
Bronze	Essential Care 1	77.0%	1,933	159	17,269	19,362	
Bronze	Essential Care 2 HSA	7.0%	176	14	1,570	1,760	
Bronze	Essential Care 10	16.0%	402	33	3,588	4,023	
Gold	Secure Care 5	90.0%	2,431	200	1,079	3,711	
Gold	Secure Care 15	10.0%	270	22	120	412	
Gold - Off Exchange	Secure Care 201 HSA	50.0%	0	0	12	12	
Gold - Off Exchange	Secure Care 202	50.0%	0	0	12	12	
Silver - 73%	Balanced Care 11	24.7%	58	5	616	678	
Silver - 73%	Balanced Care 12	20.5%	48	4	512	564	
Silver - 73%	Balanced Care 28	19.2%	45	4	480	529	
Silver - 73%	Balanced Care 25 HSA	0.5%	1	0	12	13	
Silver - 73%	Balanced Care 26	15.4%	36	3	384	423	
Silver - 73%	Balanced Care 29	19.2%	45	4	480	529	
Silver - 73%	Balanced Care 24	0.5%	1	0	12	13	
Silver - 87%	Balanced Care 11	36.6%	700	58	3,143	3,901	
Silver - 87%	Balanced Care 12	18.9%	362	30	1,626	2,018	
Silver - 87%	Balanced Care 28	6.3%	121	10	542	673	
Silver - 87%	Balanced Care 25 HSA	0.1%	2	0	10	12	
Silver - 87%	Balanced Care 26	18.9%	362	30	1,626	2,018	
Silver - 87%	Balanced Care 29	18.9%	362	30	1,626	2,018	
Silver - 87%	Balanced Care 24	0.1%	2	0	10	12	
Silver - 94%	Balanced Care 11	30.4%	386	32	2,989	3,407	
Silver - 94%	Balanced Care 12	29.0%	368	30	2,852	3,250	
Silver - 94%	Balanced Care 28	2.5%	32	3	248	283	
Silver - 94%	Balanced Care 25 HSA	2.5%	32	3	248	283	
Silver - 94%	Balanced Care 26	16.4%	208	17	1,612	1,837	
Silver - 94%	Balanced Care 29	18.9%	240	20	1,860	2,120	
Silver - 94%	Balanced Care 24	0.1%	1	0	11	13	
Silver - Off Exchange	Balanced Care 209	17.0%	0	0	12	12	
Silver - Off Exchange	Balanced Care 207	17.0%	0	0	12	12	
Silver - Off Exchange	Balanced Care 201 HSA	17.0%	0	0	12	12	
Silver - Off Exchange	Balanced Care 203	17.0%	0	0	12	12	
Silver - Off Exchange	Balanced Care 205	16.0%	0	0	12	12	
Silver - Off Exchange	Balanced Care 204 HSA	16.0%	0	0	12	12	
Silver - Standard	Balanced Care 11	25.4%	237	20	533	790	
Silver - Standard	Balanced Care 12	11.2%	105	9	235	348	
Silver - Standard	Balanced Care 28	28.1%	262	22	589	873	
Silver - Standard	Balanced Care 25 HSA	2.5%	23	2	52	77	
Silver - Standard	Balanced Care 26	16.2%	151	12	339	503	
Silver - Standard	Balanced Care 29	16.2%	151	12	339	503	
Silver - Standard	Balanced Care 24	0.4%	4	0	8	12	
Total			9,561	786	46,716	57,063	

Objection Exhibit 3.c
Pennsylvania Health & Wellness, Inc.
Membership Summary by Age

2021 existing county age breakdown											
State	19-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over 65	Under 19
PA	7.26%	17.73%	13.42%	10.74%	7.62%	8.30%	9.84%	10.55%	11.14%	1.33%	2.07%

2021 assumed membership multiplied by 2021 existing county age breakdown														
State	Rating Area	County	2021 Member months (from Membership calculations tab)	19-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over 65	Under 19
PA	Rating Area 8	Philadelphia County	23,393	1,699	4,147	3,140	2,513	1,782	1,941	2,301	2,468	2,605	312	485
PA	Rating Area 8	Montgomery County	6,535	475	1,159	877	702	498	542	643	689	728	87	135
PA	Rating Area 8	Bucks County	6,856	498	1,216	920	736	522	569	674	723	763	91	142

2021 expansion county age breakdown											
State	19-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over 65	Under 19
PA	6.76%	19.91%	14.97%	10.89%	8.00%	9.00%	8.26%	9.07%	8.93%	0.91%	3.31%

				2021 assumed membership mutliplied by 2021 expansion county age breakdown										
State	Rating Area	County	2021 Member months (from Membership calculations tab)	19-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over 65	Under 19
PA	Rating Area 3	Bradford County	740	50	147	111	81	59	67	61	67	66	7	25
PA	Rating Area 6	Columbia County	786	53	157	118	86	63	71	65	71	70	7	26
PA	Rating Area 8	Delaware County	9,932	672	1,977	1,486	1,082	795	894	820	900	887	90	329
PA	Rating Area 3	Lackawanna County	2,830	191	563	424	308	226	255	234	257	253	26	94
PA	Rating Area 3	Luzerne County	3,846	260	766	576	419	308	346	318	349	344	35	127
PA	Rating Area 3	Sullivan County	105	7	21	16	11	8	9	9	10	9	1	3
PA	Rating Area 3	Susquehanna County	671	45	134	100	73	54	60	55	61	60	6	22
PA	Rating Area 3	Wayne County	935	63	186	140	102	75	84	77	85	84	8	31
PA	Rating Area 3	Wyoming County	432	29	86	65	47	35	39	36	39	39	4	14

Objection Exhibit 4.a.i
Pennsylvania Health & Wellness, Inc.
Cost Trend Factor Support

Experience Contractual Reimbursement and Charge Trend

Please refer to Appendix 6.1 for support of these factors.

Manual Contractual Reimbursement and Charge Trend

Service Category	Contractual Reimbursement (1)	Charge Trend (2)
Inpatient Hospital	1.251	1.000
Outpatient Hospital	1.197	1.000
Professional	1.264	1.000
Other Medical	0.913	1.000
Capitation	n/a	n/a
Prescription Drugs	0.769	1.066

- (1) Ratio of projected contractual reimbursement as percentage of Medicare (medical) or AWP (pharmacy) relative to that reflected in base data, based on actual and anticipated contracts with providers and pharmacy benefit manager.
- (2) Reflects three years of AWP charge trend for prescription drugs. No charge trend applied to medical services, as both base and projected reimbursement is expressed as a percentage of the same Medicare fee schedules.

Objection Exhibit 4.a.ii
Pennsylvania Health & Wellness, Inc.
Cost and Utilization Trend Factor Support

MSA	Projected Enrollment	% of Enrollment
Bloomsburg-Berwick, PA	786	1.4%
Montgomery-Bucks-Chester, PA	13,391	23.5%
Non-MSA Area, PA	2,451	4.3%
Philadelphia, PA	33,325	58.4%
Scranton-Wilkes-Barre-Hazleton, PA	7,109	12.5%

Service Category	Regional Unit Cost Adjustments ⁽¹⁾			Regional Utilization Adjustments ⁽¹⁾		
	(a)	(b)	(c) = (b) / (a)	(d)	(e)	(f) = (e) / (d)
	Base Data	Projected Population	Adjustment Factor	Base Data	Projected Population	Adjustment Factor
Inpatient Hospital	1.000	1.019	1.019	1.000	1.156	1.156
Outpatient Hospital	1.000	0.984	0.984	1.000	1.038	1.038
Professional	1.000	1.068	1.068	1.000	1.020	1.020
Other Medical	1.000	1.078	1.078	1.000	1.006	1.006
Capitation	n/a	n/a	n/a	n/a	n/a	n/a
Prescription Drugs	1.000	1.063	1.063	1.000	1.061	1.061

(1) Calculated by applying regional cost factors from the Milliman Health Cost Guidelines to the projected enrollment by MSA.

Objection Exhibit 4.a.iii
Pennsylvania Health & Wellness, Inc.
Induced Utilization Trend Factor Support

Approximate base period experience induced utilization factor (1):	0.964
Projected induced utilization factor (1):	0.920

2019 Plan Name	Induced Utilization Factor (2)	% of Base Period Claims
Weighted Composite Factor	0.964	100.0%
Balanced Care 3 (2019) - Standard Silver On Exchange Plan	0.900	0.1%
Balanced Care 3 (2019) - 73% AV Level Silver Plan	0.885	0.1%
Balanced Care 3 (2019) - 87% AV Level Silver Plan	1.015	0.1%
Balanced Care 3 (2019) - 94% AV Level Silver Plan	1.070	0.1%
Balanced Care 5 (2019) - Standard Silver On Exchange Plan	0.855	0.7%
Balanced Care 5 (2019) - 73% AV Level Silver Plan	0.865	1.2%
Balanced Care 5 (2019) - 87% AV Level Silver Plan	0.995	6.5%
Balanced Care 5 (2019) - 94% AV Level Silver Plan	1.050	3.7%
Balanced Care 11 (2019) - Standard Silver On Exchange Plan	0.870	8.1%
Balanced Care 11 (2019) - 73% AV Level Silver Plan	0.880	4.3%
Balanced Care 11 (2019) - 87% AV Level Silver Plan	1.005	27.5%
Balanced Care 11 (2019) - 94% AV Level Silver Plan	1.085	23.7%
Essential Care 1 (2019) - Standard Bronze On Exchange Plan	0.850	21.1%
Secure Care 1 (2019) with 3 Free PCP Visits - Standard Gold On Exchange Plan	0.985	2.9%

2021 Plan Name	Induced Utilization Factor (2)	% of Projected Enrollment
Weighted Composite Factor	0.920	100.0%
Secure Care 5 (2021) - Standard Gold On Exchange Plan	0.955	6.5%
Secure Care 15 (2021) - Standard Gold On Exchange Plan	0.950	0.7%
Balanced Care 11 (2021) - Standard Silver On Exchange Plan	0.865	1.4%
Balanced Care 11 (2021) - 73% AV Level Silver Plan	0.865	1.2%
Balanced Care 11 (2021) - 87% AV Level Silver Plan	0.970	6.8%
Balanced Care 11 (2021) - 94% AV Level Silver Plan	1.075	6.0%
Balanced Care 12 (2021) - Standard Silver On Exchange Plan	0.855	0.6%
Balanced Care 12 (2021) - 73% AV Level Silver Plan	0.860	1.0%
Balanced Care 12 (2021) - 87% AV Level Silver Plan	0.965	3.5%
Balanced Care 12 (2021) - 94% AV Level Silver Plan	1.055	5.7%
Balanced Care 24 (2021) - Standard Silver On Exchange Plan	0.860	0.0%
Balanced Care 24 (2021) - 73% AV Level Silver Plan	0.860	0.0%
Balanced Care 24 (2021) - 87% AV Level Silver Plan	0.985	0.0%
Balanced Care 24 (2021) - 94% AV Level Silver Plan	1.045	0.0%
Balanced Care 25 HSA (2021) - Standard Silver On Exchange Plan	0.920	0.1%
Balanced Care 25 HSA (2021) - 73% AV Level Silver Plan	0.900	0.0%
Balanced Care 25 HSA (2021) - 87% AV Level Silver Plan	0.975	0.0%
Balanced Care 25 HSA (2021) - 94% AV Level Silver Plan	1.025	0.5%
Balanced Care 26 (2021) - Standard Silver On Exchange Plan	0.875	0.9%
Balanced Care 26 (2021) - 73% AV Level Silver Plan	0.855	0.7%
Balanced Care 26 (2021) - 87% AV Level Silver Plan	0.980	3.5%
Balanced Care 26 (2021) - 94% AV Level Silver Plan	1.045	3.2%
Balanced Care 28 (2021) - Standard Silver On Exchange Plan	0.930	1.5%
Balanced Care 28 (2021) - 73% AV Level Silver Plan	0.945	0.9%
Balanced Care 28 (2021) - 87% AV Level Silver Plan	0.985	1.2%
Balanced Care 28 (2021) - 94% AV Level Silver Plan	1.015	0.5%
Balanced Care 29 (2021) - Standard Silver On Exchange Plan	0.870	0.9%
Balanced Care 29 (2021) - 73% AV Level Silver Plan	0.885	0.9%
Balanced Care 29 (2021) - 87% AV Level Silver Plan	0.975	3.5%
Balanced Care 29 (2021) - 94% AV Level Silver Plan	1.025	3.7%
Essential Care 1 (2021) - Standard Bronze On Exchange Plan	0.840	33.9%
Essential Care 2 HSA (2021) - Standard Bronze On Exchange Plan	0.870	3.1%
Essential Care 10 (2021) - Standard Bronze On Exchange Plan	0.830	7.1%
Secure Care 201 HSA (2021) - Gold Off Exchange Plan	0.960	0.0%
Secure Care 202 (2021) - Gold Off Exchange Plan	0.950	0.0%
Balanced Care 201 HSA (2021) - Silver Off Exchange Plan	0.895	0.0%
Balanced Care 203 (2021) - Silver Off Exchange Plan	0.870	0.0%
Balanced Care 204 HSA (2021) - Silver Off Exchange Plan	0.920	0.0%
Balanced Care 205 (2021) - Silver Off Exchange Plan	0.900	0.0%
Balanced Care 207 (2021) - Silver Off Exchange Plan	0.930	0.0%
Balanced Care 209 (2021) - Silver Off Exchange Plan	0.885	0.0%

(1) This calculation is for illustrative purposes. The factors applied to base period experience and the manual rate projection reflect additional refinement at the service category level, but approximately composite to the factors shown above.

(2) Calculated by applying Milliman Health Cost Guidelines induced utilization factors to each plan's benefit design.

Objection Exhibit 5
Pennsylvania Health & Wellness, Inc.
Milliman HCG CPD Adjustments - Illustrative Example

Manual Allowed Claims PMPM ⁽¹⁾	\$386.38
Experience Allowed Claims PMPM ⁽²⁾	\$251.67

PHW Calculated Credibility	40%
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Projected Index Rate (Blended Allowed for Balancing)	\$332.20
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	<i>Initial Claims (Allowed) ⁽³⁾</i>	<i>Scaled Claims (Allowed) ⁽⁴⁾</i>
Per Member Per Year	\$4,258.46	\$3,986.45
Per Member Per Month	\$354.87	\$332.20

Milliman Health Cost Guidelines CPD Approach (Abridged)			
Initial Annual Frequency	Initial Annual Claims (Allowed)	Adjusted Annual Frequency ⁽⁵⁾	Adjusted Annual Claims (Allowed) ⁽⁶⁾
0.5524249	\$462.24	0.4852886	\$432.71
0.2908640	\$2,335.73	0.3344936	\$2,186.53
0.1345793	\$10,460.12	0.1547662	\$9,791.96
0.0126934	\$35,513.97	0.0145974	\$33,245.47
0.0057999	\$64,226.65	0.0066699	\$60,124.08
0.0020467	\$108,410.55	0.0023537	\$101,485.68
0.0007920	\$158,325.65	0.0009108	\$148,212.39
0.0005463	\$233,560.26	0.0006282	\$218,641.28
0.0002527	\$479,209.99	0.0002906	\$448,599.80
0.0000008	\$1,979,277.83	0.0000009	\$1,852,848.79

Notes:

¹ Ties to the Actuarial Memorandum Rate Exhibits tab 'II Rate Development & Change' Total Adjusted Manual Allowed EHB Claims PMPM.

² Ties to the Actuarial Memorandum Rate Exhibits tab 'II Rate Development & Change' Total Adjusted Experience Allowed EHB Claims PMPM.

³ Ties to the Manual Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM in the Actuarial Memorandum Rate Exhibits tab 'II Rate Development & Change'.

⁴ Ties to the Actuarial Memorandum Rate Exhibits tab 'II Rate Development & Change' projected index rate.

⁵ Milliman 'All Coverages' CPD frequency distribution adjusted to reflect lower average enrollee duration in individual marketplace plans.

⁶ Milliman 'All Coverages' CPD claims costs uniformly scaled to reflect population characteristics of Pennsylvania Health & wellness, Inc's (PHW) projected 2021 enrollee population via the blended allowed claims cost projection.

Objection Exhibit 6.a
Pennsylvania Health & Wellness, Inc.
Development of Experience Adjustment Factors

	Morbidity Adjustments								Demo Adjustments				Benefit		
	URRT Trended Experience	Induced Utilization	Impact of Reinsurance Program	After Induced Utilization and Reinsurance	2019 to 2021 Statewide Morbidity Trend	Liability-Based Re-weighting of Experience	After Morbidity	Impact of Morbidity Adjustments	Geographic Distribution of Enrollment	Demographic Change (Age/Gender)	After Demo	Impact of Initial Demo Adjustments	Covered Benefit Changes	After Benefit	Impact of Benefit Adjustment
Prior Objection 22 Response															
Inpatient Hospital	68.53	0.966	0.999	66.16	1.027	0.985	66.96	1.012	1.024	0.914	62.68	0.936	1.000	62.68	1.000
Outpatient Hospital	64.06	0.950	0.999	60.80	1.027	1.028	64.21	1.056	0.999	0.902	57.88	0.901	1.000	57.88	1.000
Professional	67.69	0.959	0.999	64.88	1.027	1.000	66.65	1.027	1.001	0.932	62.17	0.933	1.000	62.17	1.000
Other Medical	3.39	0.920	0.999	3.11	1.027	1.128	3.61	1.158	0.993	0.879	3.15	0.872	1.000	3.15	1.000
Capitation	2.20	1.000	0.999	2.20	1.001	1.000	2.20	1.001	1.000	1.000	2.20	1.000	1.000	2.20	1.000
Prescription Drug	73.93	0.942	0.999	69.59	1.022	1.056	75.11	1.079	1.022	0.892	68.48	0.912	1.000	68.48	1.000
Total	279.80			266.74			278.73	1.045			256.55	0.920		256.55	1.000
Build up of URRT Adjustments															
Inpatient Hospital	68.53	1.000	0.999	68.46	1.027	0.985	69.28	1.012	1.024	0.914	64.85	0.936	1.000	64.85	1.000
Outpatient Hospital	64.06	1.000	0.999	64.00	1.027	1.028	67.59	1.056	0.999	0.902	60.92	0.901	1.000	60.92	1.000
Professional	67.69	1.000	0.999	67.62	1.027	1.000	69.46	1.027	1.001	0.932	64.80	0.933	1.000	64.80	1.000
Other Medical	3.39	1.000	0.999	3.39	1.027	1.128	3.92	1.158	0.993	0.879	3.42	0.872	1.000	3.42	1.000
Capitation	2.20	1.000	0.999	2.20	1.001	1.000	2.20	1.001	1.000	1.000	2.20	1.000	1.000	2.20	1.000
Prescription Drug	73.93	1.000	0.999	73.85	1.022	1.056	79.72	1.079	1.022	0.892	72.67	0.912	1.000	72.67	1.000
Total	279.80			279.52			292.17	1.045			268.87	0.920		268.87	1.000

(1) Accounts for interactions between the earlier steps in the index rate development

(2) Adjustment to account for the difference in ordering between the URRT and the Actuarial Memorandum Rate Exhibits

Objection Exhibit 6.a
Pennsylvania Health & Wellness, Inc.
Development of Experience Adjustment Factors

			Network Significant Provider Network Changes		Impact of Network Adjustment	Other Adjustments Significant							Adjustment to Rebalance to URRT Index Rate (2)	Other Adjustment Excluding Network
	Induced Utilization	After IU	After Network			Changes in Capitation Contracts	Changes in Pharmacy Rebates and Dispensing Fees	Provider Network Changes	Grace Period	Other/ Interaction (1)	After Other	Impact of Other Adjustments		
Prior Objection 22 Respe														
Inpatient Hospital	1.000	62.68	1.000	62.68	1.000	1.000	1.000	1.000	1.007	1.000	63.15	1.007		
Outpatient Hospital	1.000	57.88	1.000	57.88	1.000	1.000	1.000	1.000	1.007	1.000	58.31	1.007		
Professional	1.000	62.17	0.955	59.35	0.955	1.000	1.000	1.000	1.007	1.000	59.79	1.007		
Other Medical	1.000	3.15	1.021	3.21	1.021	1.000	1.000	1.000	1.007	1.000	3.24	1.007		
Capitation	1.000	2.20	1.000	2.20	1.000	0.822	1.000	1.000	1.000	1.000	1.81	0.822		
Prescription Drug	1.000	68.48	1.000	68.48	1.000	1.000	0.945	1.000	1.007	1.003	65.37	0.955		
Total		256.55		253.79	0.989						251.67	0.992		
Build up of URRT Adjust														
Inpatient Hospital	0.966	62.68	1.000	62.68	1.000	1.000	1.000	1.000	1.007	1.000	63.15	1.007	1.000	1.007
Outpatient Hospital	0.950	57.88	1.000	57.88	1.000	1.000	1.000	1.000	1.007	1.000	58.31	1.007	1.000	1.007
Professional	0.959	62.17	1.000	62.17	1.000	1.000	1.000	0.955	1.007	1.000	59.79	0.962	1.000	1.007
Other Medical	0.920	3.15	1.000	3.15	1.000	1.000	1.000	1.021	1.007	1.000	3.24	1.028	1.000	1.007
Capitation	1.000	2.20	1.000	2.20	1.000	0.822	1.000	1.000	1.000	1.000	1.81	0.822	1.000	0.822
Prescription Drug	0.942	68.48	1.000	68.48	1.000	1.000	0.945	1.000	1.007	1.003	65.37	0.955	1.000	0.955
Total		256.55		256.55	1.000			0.989			251.67	0.981	1.000	0.992

Objection Exhibit 6.b
Pennsylvania Health & Wellness, Inc.
Support for Development of Liability Weighting Impact

Metal Level	% of 2019 Membership	Induced Util Weight (1)	Metal AV Weight (2)	Relative Allowed Claims PMPM (3)
Gold	1.4%	1.129	0.800	0.882
Silver non-CSR	4.1%	1.000	0.700	1.000
Silver 73%	5.9%	1.009	0.730	0.399
Silver 87%	28.0%	1.153	0.870	0.467
Silver 94%	27.0%	1.241	0.940	0.368
Bronze	33.5%	0.974	0.600	0.291
Total - Member Weighted (4)				0.405
Total - Liability Weighted (5)				0.412
Approximate Liability Weighting Impact (6)				1.018
Liability Weighting Impact in URRT Morbidity Trend				1.019
<i>Additional refinement impact of service mix and order of operations</i>				0.1%

Notes

- (1) Calculated at the plan level using the Milliman Health Cost Guidelines, normalized to 1.00 for non-CSR Silver.
- (2) Using the metal AV factors from the federal risk adjustment formula.
- (3) Based on relative 2019 allowed claims PMPM by metal level, normalized for reimbursement differences and plan-level induced utilization, normalized to 1.00 for non-CSR Silver.
- (4) Average "Relative Allowed Claims PMPM" value, weighted by the 2019 membership weights from the table
- (5) Average "Relative Allowed Claims PMPM" value, weighted by the 2019 membership, induced utilization, and metal AV weights from the table above.
- (6) Equals the ratio of the liability weighted allowed claims divided by member weighted allowed claims. Represents the approximate overall balancing adjustment to claims required to compensate for assuming uniform morbidity across all plans.

Objection Exhibit 6.c
Pennsylvania Health & Wellness, Inc.
Support for Development of Demographic Shift

"Demographic (Age/Gender) Change" (1)			
	(a)	(b)	(c) = (b) / (a)
Service Category	Base Period Age/Gender Factor	Projection Period Age/Gender Factor	Demographic Change (Age/Gender)
Inpatient Hospital	1.202	1.098	0.913
Outpatient Hospital	1.241	1.119	0.902
Professional	1.179	1.099	0.932
Other Medical	1.164	1.023	0.879
Capitation	n/a	n/a	1.000
Prescription Drug	1.274	1.136	0.892

"Geographic Distribution of Enrollment" (2)								
	Area Unit Cost			Area Utilization				
	(d)	(e)	(f) = (e) / (d)	(g)	(h)	(i) = (h) / (g)	(j) = (f) * (i)	
Service Category	Base Period Area Unit Cost	Projection Period Area Unit Cost	Area Unit Cost Adjustment	Base Period Area Utilization	Projection Period Area Utilization	Area Utilization Adjustment	Geographic Distribution of Enrollment	
Inpatient Hospital	1.942	1.939	0.999	1.174	1.205	1.026		1.025
Outpatient Hospital	1.828	1.767	0.967	1.039	1.074	1.034		0.999
Professional	1.650	1.625	0.985	1.035	1.052	1.016		1.001
Other Medical	1.290	1.242	0.963	1.000	1.031	1.031		0.993
Capitation	n/a	n/a	1.000	n/a	n/a	1.000		1.000
Prescription Drug	1.093	1.075	0.984	1.120	1.164	1.039		1.022

Notes

(1) Developed using demographic factors from the Milliman Health Cost Guidelines.

(2) Developed using geographic factors from Milliman Health Cost Guidelines, along with consideration of Pennsylvania Health & Wellness's actual and anticipated provider contracts and network characteristics by region.

Objection Exhibit 7.a & 7.c
Pennsylvania Health & Wellness, Inc.
Risk Transfer Geographic Cost Factor (GCF) Support

Rating Area	2019 Statewide Membership	Projected 2021 PHW Membership	2019 GCF (1)	GCF Trend (2)	Projected 2021 GCF
Rating Area 1	13,914	6,470	0.808	1.5%	0.820
Rating Area 2	1,345	625	0.941	15.3%	1.085
Rating Area 3	34,050	15,833	1.091	-1.1%	1.079
Rating Area 4	65,894	30,641	0.757	-12.2%	0.665
Rating Area 5	12,905	6,001	0.884	8.8%	0.962
Rating Area 6	31,427	14,614	1.365	-0.2%	1.363
Rating Area 7	37,342	17,364	1.406	1.3%	1.424
Rating Area 8	148,929	54,720	1.018	3.7%	1.055
Rating Area 9	20,082	9,338	1.324	0.6%	1.331

(1) From the 2019 interim risk adjustment report released by CMS on 3/25/2020.

(2) Reflects actual and anticipated changes in carrier rates and market share.

Calculated Statewide GCF:	1.054
Calculated PHW GCF:	1.054

Objection Exhibit 7.b.i
Pennsylvania Health & Wellness, Inc.
Projected PLRS Support - Demographic and Plan Mix

Objection Exhibit 7.b.i has been redacted

Objection Exhibit 7.b.ii
Pennsylvania Health & Wellness, Inc.
Projected PLRS Support - Relative Morbidity

Objection Exhibit 7.b.ii has been redacted

Objection Exhibit 7.d
Pennsylvania Health & Wellness, Inc.
Development of 2018-2021 SWAP Rate Increase Trend

Historical Actual Statewide Average Premium ⁽¹⁾	\$657.75
× 18-19 CMS Final to CMS Interim Trend	-4.6%
2019 SWAP Estimate - From CMS Interim RA Report	\$627.69
2019 Statewide Average Premium Estimate ⁽²⁾	\$464.27
× 19-20 Calculated Trend	-5.2%
2020 Statewide Average Premium Estimate ⁽²⁾	\$439.99
× 20-21 Calculated Trend	-1.3%
2021 Statewide Average Premium Estimate ⁽²⁾	\$434.41
= Projected Gross Statewide Average Premium	\$587.32
2018-2021 SWAP Rate Increase Trend	0.893

Notes

(1) 2018 CY CMS Report

(2) Using projected premiums and PHW's market share assumptions

Objection Exhibit 9
Pennsylvania Health & Wellness, Inc.
Additional Quantitative Support for Geographic Rating Area Factors

		EHB Paid Claims PMPM			Service Category Detail						
		Facility	Non-Facility	Total	Inpatient	Outpatient	Professional	Other	Pharmacy	Capitation	Total
Statewide	Projected PMPM at Statewide Util and Base Reimbursement	\$88.95	\$126.30	\$215.25	\$45.61	\$43.33	\$69.20	\$3.68	\$51.67	\$1.75	\$215.25
	x Apply Manual Area Factors (From Statewide) ¹	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	= Interim PMPM	\$88.95	\$126.30	\$215.25	\$45.61	\$43.33	\$69.20	\$3.68	\$51.67	\$1.75	\$215.25
	x Apply Contractual Reimbursement (From Base) ²	1.297	1.163	1.218	1.348	1.243	1.268	0.987	1.040	1.000	1.218
	= Area and Reimbursement-Adjusted EHB Paid PMPM	\$115.35	\$146.87	\$262.22	\$61.48	\$53.87	\$87.75	\$3.63	\$53.73	\$1.75	\$262.22
Projected Area Rating Factor, Relative to Statewide		1.0000									
Rating Area 3	Projected PMPM at Statewide Util and Base Reimbursement	\$88.95	\$126.30	\$215.25	\$45.61	\$43.33	\$69.20	\$3.68	\$51.67	\$1.75	\$215.25
	x Apply Manual Area Factors (From Statewide) ¹	0.744	0.886	0.827	0.765	0.722	0.897	0.848	0.869	1.000	0.827
	= Interim PMPM	\$66.17	\$111.84	\$178.01	\$34.89	\$31.28	\$62.04	\$3.12	\$44.92	\$1.75	\$178.01
	x Apply Contractual Reimbursement (From Base) ²	1.575	1.212	1.347	1.662	1.478	1.330	1.008	1.071	1.000	1.347
	= Area and Reimbursement-Adjusted EHB Paid PMPM	\$104.22	\$135.53	\$239.74	\$57.99	\$46.23	\$82.51	\$3.15	\$48.12	\$1.75	\$239.74
Projected Area Rating Factor, Relative to Statewide		0.9143									
Rating Area 6	Projected PMPM at Statewide Util and Base Reimbursement	\$88.95	\$126.30	\$215.25	\$45.61	\$43.33	\$69.20	\$3.68	\$51.67	\$1.75	\$215.25
	x Apply Manual Area Factors (From Statewide) ¹	1.030	1.020	1.024	1.036	1.024	0.895	0.960	1.192	1.000	1.024
	= Interim PMPM	\$91.64	\$128.76	\$220.41	\$47.26	\$44.38	\$61.90	\$3.53	\$61.58	\$1.75	\$220.41
	x Apply Contractual Reimbursement (From Base) ²	1.484	1.142	1.285	1.524	1.442	1.242	0.947	1.057	1.000	1.285
	= Area and Reimbursement-Adjusted EHB Paid PMPM	\$136.04	\$147.10	\$283.14	\$72.03	\$64.01	\$76.89	\$3.34	\$65.11	\$1.75	\$283.14
Projected Area Rating Factor, Relative to Statewide		1.0798									
Rating Area 8	Projected PMPM at Statewide Util and Base Reimbursement	\$88.95	\$126.30	\$215.25	\$45.61	\$43.33	\$69.20	\$3.68	\$51.67	\$1.75	\$215.25
	x Apply Manual Area Factors (From Statewide) ¹	1.052	1.023	1.035	1.048	1.056	1.023	1.031	1.023	1.000	1.035
	= Interim PMPM	\$93.56	\$129.22	\$222.78	\$47.81	\$45.75	\$70.79	\$3.79	\$52.88	\$1.75	\$222.78
	x Apply Contractual Reimbursement (From Base) ²	1.253	1.155	1.196	1.298	1.207	1.257	0.984	1.034	1.000	1.196
	= Area and Reimbursement-Adjusted EHB Paid PMPM	\$117.28	\$149.18	\$266.46	\$62.08	\$55.20	\$89.01	\$3.73	\$54.69	\$1.75	\$266.46
Projected Area Rating Factor, Relative to Statewide		1.0162									

Notes

¹Developed using the Milliman Health Cost Guidelines and consideration of market relativities by area. Guidelines factors reflect differences in practice patterns and the delivery system by area, holding population characteristics (e.g. health status) constant.

²Reflects actual and anticipated 2021 provider reimbursement by rating area, based on Pennsylvania Health and Wellness, Inc. provider contracting estimates.