

SERFF Tracking #:	HGHM-132380500	State Tracking #:	HGHM-132380500	Company Tracking #:	1A-SG-HCA-2020
State:	Pennsylvania	Filing Company:	Highmark Coverage Advantage Inc		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	HCA Small Group 2021 ACA Rate Filing				
Project Name/Number:	1A-SG-HCA-2021/1A-SG-HCA-2020				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	See the attached file for the ACA Public Rate Filing PDF.
Attachment(s):	2021 HCA Public PDF 07202020.pdf
Item Status:	
Status Date:	



July 20, 2020

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

Re: Highmark Coverage Advantage (HCA) 2021 ACA Rate Filing (Small Group Market)
HCA Filing # 1A-SG-HCA-2020 (SERFF Filing # HGHM-132380500)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Coverage Advantage 2021 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Coverage Advantage must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Coverage Advantage should be redacted before release.

Dear Ms. Gray:

This Filing revises the Highmark Coverage Advantage (HCA) (NAIC # 15507; HIOS Issuer ID # 79279) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2021**. The Company proposes to revise its morbidity assumptions in response to the PA Insurance Department's COVID-19 Impact Guidance. This revision changes the Company's average rate change requested from -1.14% to 0.78%.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2021 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **Highmark Coverage Advantage, NAIC # 15507 ("Company")**
2. Market: **Small Group ("Market")**

3. On or Off Exchange: This Company's products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2021**
5. Average rate change requested: **0.78% increase**
6. Range of rate change requested: **-1.24% to 2.93%**
7. Total additional annual revenue generated from the proposed rate change: **\$58,062**
8. Product(s): **PPO**
9. Rating Areas and the change from 2020: **Regions 1, 2, 4, 5, 6** (Western, PA only)

There are no changes in our covered Rating Areas from the 2020 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, and Silver**
11. Current number of covered lives and of policyholders as of February 1, 2020: **1,715 covered lives; 951 policyholders**
12. Number of plans offered in 2021 and the change this represents from 2020: **11**

The Company offered 11 plans in 2020. For 2021, the Company is offering 0 new plans in the Market, and removing 0 plans from the Market.

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

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA21-125098241** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
PPO	HCA/PPO-7; HGHM-132367093
HDHP	HCA/HDHP-7; HGHM-132367082

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 79279, Company Filing # 1A-SG-HCA-2020 (SERFF Filing # HGHM-132380500)**

Additional Filing Disclosures

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

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

Potential for Material Unforeseen Impacts: This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, Highmark reserves the right to submit a revised filing.

Request for Confidentiality

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

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

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

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), Highmark Coverage Advantage must be notified prior to release of information contained in this Filing and

be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark Coverage Advantage asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Coverage Advantage RTKL representative identified below prior to release of any information contained in this Filing:

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

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

Should you have any questions regarding the attached Filing, please feel free to contact me at (412) 544-3845 or via e-mail at: Cory.Orzak@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to read 'Cory Orzak', with a long horizontal flourish extending to the right.

Cory Orzak, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Tija Hilton-Phillips, Esq.
Nicholas Sarneso
William R. Sarniak
Ryan Slean

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “2021_SmGrp_HCA_PAAMExhibits_072020.xlsm” submitted with this filing containing the department’s required tables.

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

B. Rate History and Proposed Variations in Rate Changes

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

Year	Avg. Increase	SERFF ID#
2020	-0.9%	HGHM-131937188
2019	12.3%	HGHM-131496215
2018	-1.1%	HGHM-131014753

Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2021, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 10, column AC is a 0.78% increase. This rate change reflects the change for first quarter 2021 rates over first quarter 2020 rates.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, is a 0.8% increase.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2020 data, this table reflects all Small Group enrollment, including enrollment from 2019 and 2020 plan year plans.

E. Benefit Changes

Most plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2021 effective dates. The plan changes were mostly required so that the plans remained within the defined

metal level AV requirements, and were enacted by adjusting member cost sharing and the maximum out of pocket levels.

For the 2021 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2019 calendar year results for all non-grandfathered policies in the single risk pool, with run out through February 2020 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URR (see below commentary). The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

The components of this exhibit were developed as follows:

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

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

- There are no non-EHB benefits or costs in the experience period.
- The EHB coverage for pediatric vision benefits are provided by our vision coverage vendor under a capitation arrangement. These costs are \$0.62 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount reflects the Department's calculated revised risk adjustment transfer amount sent to the Company on June 30, 2020.
- The calculated loss ratio is 71.21%.

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

We do not use a rigid credibility formula or pre-defined manual rate in the small group market. Based on professional judgment, if the experience can be used to produce reasonable results, it will be considered fully credible in lieu of a rigid formula. The experience period data for this Company is large enough to be fully credible. The results are based 100% on the experience period data, adjusted as described herein. Given the Company's fully credible rate development, Tables 2b, 3b, and 4b have not been populated.

H. Trend Identification (Table 3)

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

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

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

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2020 and 2021, an overall claim trend of 9.6% (8.5% cost; 1.0% utilization) was selected for the 2021 rate development. Please refer to the "Trend Support" exhibit in the "2021 Supplemental Exhibits - HCA.xlsx" file showing the historical and projected normalized claim values for the Company's trend determination, along with the Company's proposed rate trend.

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

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2020. Allowed claims are sourced from claim records with adjustments for claims that are outside of the claims processing system such as hospital settlements. This data, combined with the data from other companies within Highmark's corporate family, was used to develop the trend in Table 3. Please see Section H for further details.

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

2. Rate Development & Change

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

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

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period. Pursuant to the Department's COVID-19 Impact Guidance, the Company has included a 1.9% morbidity adjustment due to the impact of COVID-19 on 2021 claims costs. See below for additional commentary related to the projection period assumptions.
- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits (pediatric benefits) we anticipate between the experience period and the projection period, as well as the change in expected pharmacy rebates. See below for additional commentary related to these cost changes.

Please see the worksheet named "Table 5 Support" in the "2021 Supplemental Exhibits - HCA.xlsx" file for the calculation of these factors from our experience period data and projected rate results.

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

As we have seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2021 for groups that renew on or prior to October 1, 2021, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity.

Impact of COVID-19

The Change in Morbidity – All Other factor was increased by 1.9% to reflect the estimated impact of COVID-19 on 2021 claim costs. The drivers of the increase are costs directly related to COVID-19, such as a possible vaccine and continued cost sharing waivers, as well as other care delivery changes. Due to these factors we are currently estimating an impact to 2021 claim costs of 1.9% in the PA Small Group ACA market. The components of the adjustment are discussed below.

COVID-19 Treatment Costs (1.6% increase in 2021 claims): The primary driver for 2021 is the cost of a potential new vaccine. We assume a vaccine is available and 90% of members get it in 2021, either in the office or at a retail pharmacy. Additionally, we assume some vaccines will be administered in an additional office visit with waived cost sharing. Also, we assume COVID-19 testing will be required before any outpatient procedure.

Care Delivery Change (0.3% increase in 2021 claims): We assume some increase in cost of care due to member health deteriorating slightly. Additionally, we assume a higher intensity of services per visit as providers re-engage with their patients. Finally, we assume some care will be shifted to more expensive sites of service.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period, and reflect this with a Change in Morbidity – All Other adjustment of 1.043.

The Change in Benefits adjustment reflects our estimate of the additional costs associated with the addition of EHBs from the experience period to the coverage period, as well as a change in expected Pharmacy rebates, resulting in a Change in Benefits factor of 0.998.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2021 Supplemental Exhibits - HCA.xlsx” file in the “Table 5 Paid-to-Allowed” worksheet. This value is consistent with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

Table 5 reflects that we are assuming a Projected Risk Adjustment receipt in the projection period of \$70.05 PMPM. To arrive at the anticipated risk transfer for 2021, we bring in the risk adjustment calculation components for the projected 2021 Company portfolio (as discussed above), and use our

current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2019 Benefit Year published by CMS, the PA Insurance Department's calculation of 2019 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants.

The Company considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2021, and is assuming that the net cost (payments less recoveries) will be negligible for the 2021 projection period.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2021, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2021, so there are no Exchange User Fees charged in the rate development.

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

B. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The administrative expenses and taxes and fees presented in the rate development in Table 6 cell C53 equal the Taxes and Fees in Table 10.

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

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

The Health Insurance Provider Fee has been repealed for calendar years beginning after December 31, 2020. As such, a charge for this fee is no longer reflected in the rate development.

In addition, the Patient-Centered Outcomes Research Institute (PCORI) Fee was extended for an additional 10 years, and will be collected for all 2021 policy years. As such, the taxes and fees reflected in this filing include the anticipated PCORI fee to be collected.

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

- \$0.23 PMPM for the PCORI Fee; and

- \$0.25 PMPM for the Risk Adjustment User Fee

Note the following regarding plan level retention items:

- The rate development reflects a 0% profit and risk load for all products and plans. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.
- The administrative expenses as a percentage of expected claims do not vary by plan.
- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

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

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2020 values are pulled from the prior year's filing, while the 2021 values represent our projection for 2021 assumed in the 2021 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of the End of Year 2019 and for the Membership Moving to the ACA Book (from transitional and new business).

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

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

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

Table 8 presents the components of change in the proposed 2021 Calibrated Plan Adjusted Index Rate (PMPM). The 2020 base period allowed claims is carried over from the 2020 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2020 Column match those entered in the 2020 Column in the plan year 2020 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2021 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2021, as well as plans discontinued from the 2020 portfolio for 2021. Since many Small Group market enrollees as of 2/1/2020 are still in plan year 2019 plans, the enrollees in plan year 2019 plans were mapped to the plan year 2020 plan that we anticipate they will renew into in 2020. The

calibrated plan adjusted index rates for 2021 and 2020, and all of the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate. Since each component of the Calibrated Plan Adjusted Index Rate is applied multiplicatively (including the Plan AV Pricing Value), plan premiums are in proportion to the Plan AV Pricing Values.

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

The requested Induced Utilization Exhibit was completed and is presented within the "2021 Supplemental Exhibits - HCA.xlsx" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.129. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization). These induced demand factors are consistent with the methodology described in the Department's rate filing guidance, which utilizes each plan's actuarial value to establish the appropriate induced demand factor for the plan.

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

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development. Support for the calibration factors is shown in the "2021 Supplemental Exhibits - HCA.xlsx" file on the worksheet named "Table 10 Calibration Factors".

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2021. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 0.8% increase, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is 0.78%.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

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

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

C. Network Factors (Table 14)

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

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2020 service area and its proposed 2021 service area in the file "Pennsylvania Counties Map - 2021 Filings - HCA.pdf" submitted with this filing. There are no proposed changes to the Company's service area from 2020 to 2021.

E. Composite Rating

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

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2021) for the Small Group Market off the Pennsylvania Exchange.

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

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

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

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the 2021 PA Actuarial Memorandum Rate Exhibits.

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

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

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

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification.

Signed: [Redacted]

Date: 07/20/2020

Rate Change Summary

Highmark Coverage Advantage (HCA) – Small Group Plans

Rate request filing ID # HGHM-132380500 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

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

Overview

Initial requested average rate change:	0.78% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	-1.24% to 2.93%
Effective date:	January 1, 2021
Mapped Members:	1,715
Available in:	Rating Areas 1, 2, 4, 5, 6

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$12,585,596
Claims	\$8,961,646
Administrative expenses	\$1,195,758
Taxes & fees	\$6,009
Company made (after taxes)	\$2,422,183

How it plans to spend your premium

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

Claims:	91.1%
Administrative:	8.8%
Taxes & fees:	0.1%
Profit:	0.0%

The company expects its annual medical costs to increase **9.60%**.

Explanation of requested rate change

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2020 and throughout 2021 as a result of both higher utilization and the increasing cost of healthcare services.

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

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Coverage Advantage (HCA)		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2021	to	12/31/2021
Base Period Start Date:	01/01/2019	to	12/31/2019
Date of Most Recent Membership:	02/01/2020		

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2020)	Member-months Projected Rating Period
Average Age	39.0	38.6	39.6
Total	17,442	1,715	11,712
<18	2,866	284	1,940
18-24	1,613	175	1,195
25-29	1,341	129	881
30-34	1,085	107	731
35-39	1,306	135	922
40-44	1,463	127	867
45-49	1,682	163	1,113
50-54	1,725	160	1,093
55-59	1,672	167	1,140
60-63	1,885	165	1,127
64+	804	103	703

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$11,314,963.17	\$9,219,553.11	\$9,400,455.72	17,442	\$1,279,586.81	\$10,680,442.53	\$0.00	(\$449,648.51)	\$10,838.89	\$0.00	\$1,270,632.90	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$
Loss Ratio											587.18
											71.21%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	8.50%	1.01%	-0.40%	9.16%	15.90%
Outpatient Hospital	8.50%	1.01%	-0.40%	9.16%	31.78%
Professional	8.50%	1.01%	-0.40%	9.16%	23.71%
Other Medical	8.50%	1.01%	-0.40%	9.16%	2.68%
Capitation				-9.44%	0.00%
Prescription Drugs	8.50%	1.01%	-0.40%	9.16%	25.92%
Total Annual Trend				9.16%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.192	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-16		\$843,730.61	1.0000	\$ 843,730.61	1,914	\$ 440.82		(\$18,890.37)	\$953,937.67	\$ 487.95
Feb-16		\$1,031,271.40	1.0000	\$ 1,031,271.40	1,922	\$ 536.56		(\$18,869.32)	\$1,130,112.48	\$ 587.99
Mar-16		\$905,305.95	1.0000	\$ 905,305.95	1,902	\$ 475.98		(\$18,762.07)	\$989,904.29	\$ 520.45
Apr-16		\$1,041,982.36	1.0000	\$ 1,041,982.36	1,866	\$ 558.40		(\$18,416.63)	\$1,110,855.50	\$ 595.31
May-16		\$920,515.92	1.0000	\$ 920,515.92	1,847	\$ 498.38		(\$18,229.11)	\$987,729.48	\$ 534.78
Jun-16		\$902,082.11	1.0000	\$ 902,082.11	1,845	\$ 488.93		(\$18,299.37)	\$972,005.94	\$ 526.83
Jul-16		\$747,205.08	1.0000	\$ 747,205.08	1,695	\$ 440.83		(\$16,728.94)	\$827,884.46	\$ 488.43
Aug-16		\$776,852.42	1.0000	\$ 776,852.42	1,656	\$ 469.11		(\$16,344.02)	\$854,826.39	\$ 516.20
Sep-16		\$910,805.74	1.0000	\$ 910,805.74	1,716	\$ 530.77		(\$16,936.20)	\$983,802.09	\$ 573.31
Oct-16		\$669,119.08	1.0000	\$ 669,119.08	1,715	\$ 390.16		(\$16,926.33)	\$735,448.43	\$ 428.83
Nov-16		\$893,424.89	1.0000	\$ 893,424.89	1,717	\$ 519.18		(\$16,946.07)	\$950,620.01	\$ 553.65
Dec-16	\$13,660,864.61	\$669,937.27	1.0000	\$ 669,937.27	1,626	\$ 412.07	\$1,112,196.51	(\$16,047.63)	\$713,896.35	\$ 451.35
Jan-17		\$1,068,921.02	1.0000	\$ 1,068,921.02	1,674	\$ 638.54		(\$33,279.12)	\$1,132,610.30	\$ 676.59
Feb-17		\$905,011.27	1.0000	\$ 905,017.49	1,649	\$ 548.83		(\$32,782.12)	\$958,776.99	\$ 581.43
Mar-17		\$965,212.23	1.0000	\$ 965,218.14	1,630	\$ 592.16		(\$32,404.40)	\$1,024,562.28	\$ 628.57
Apr-17		\$794,166.14	1.0000	\$ 794,176.08	1,642	\$ 483.66		(\$32,642.86)	\$863,911.31	\$ 520.04
May-17		\$778,334.16	1.0000	\$ 778,357.60	1,670	\$ 466.06		(\$33,199.60)	\$834,915.13	\$ 499.95
Jun-17		\$889,052.63	0.9999	\$ 889,098.17	1,714	\$ 518.73		(\$34,074.32)	\$948,375.01	\$ 553.31
Jul-17		\$910,208.48	0.9999	\$ 910,330.49	1,661	\$ 548.06		(\$33,020.68)	\$990,190.60	\$ 596.14
Aug-17		\$818,684.30	0.9999	\$ 818,798.34	1,637	\$ 500.18		(\$32,543.56)	\$889,430.34	\$ 543.33
Sep-17		\$790,306.62	0.9999	\$ 790,400.41	1,575	\$ 501.84		(\$31,311.00)	\$860,886.13	\$ 540.19
Oct-17		\$924,237.83	0.9999	\$ 924,358.30	1,616	\$ 572.00		(\$32,126.06)	\$980,011.16	\$ 606.44
Nov-17		\$782,201.49	0.9998	\$ 782,394.14	1,679	\$ 465.99		(\$33,378.52)	\$833,783.70	\$ 496.60
Dec-17	\$11,841,907.69	\$960,888.55	0.9996	\$ 961,242.24	1,747	\$ 550.22	\$1,115,687.24	(\$34,730.36)	\$1,011,133.99	\$ 578.78
Jan-18		\$936,585.54	0.9997	\$ 936,823.34	1,836	\$ 510.25		(\$43,618.38)	\$1,036,361.46	\$ 564.47
Feb-18		\$845,764.62	0.9997	\$ 846,056.18	1,839	\$ 460.06		(\$43,689.65)	\$995,111.00	\$ 508.60
Mar-18		\$1,217,218.31	0.9992	\$ 1,218,134.11	1,900	\$ 641.12		(\$45,138.84)	\$1,316,175.41	\$ 692.72
Apr-18		\$1,060,790.07	0.9996	\$ 1,061,229.70	1,900	\$ 558.54		(\$45,138.84)	\$1,147,202.27	\$ 603.79
May-18		\$1,047,177.67	0.9995	\$ 1,047,752.27	1,909	\$ 548.85		(\$45,352.66)	\$1,128,413.33	\$ 591.10
Jun-18		\$1,038,399.69	0.9994	\$ 1,039,049.82	1,855	\$ 560.13		(\$44,069.77)	\$1,110,420.03	\$ 598.61
Jul-18		\$925,925.15	0.9992	\$ 926,689.73	1,875	\$ 494.23		(\$44,544.91)	\$1,000,000.95	\$ 533.33
Aug-18		\$965,480.62	0.9989	\$ 966,523.52	1,900	\$ 508.70		(\$45,138.84)	\$1,056,503.51	\$ 556.05
Sep-18		\$1,108,067.97	0.9979	\$ 1,110,370.90	1,886	\$ 588.74		(\$44,806.24)	\$1,174,542.54	\$ 622.77
Oct-18		\$1,085,989.39	0.9987	\$ 1,087,439.46	1,894	\$ 574.15		(\$44,996.30)	\$1,183,514.95	\$ 624.88
Nov-18		\$1,175,081.85	0.9982	\$ 1,177,157.69	1,890	\$ 622.83		(\$44,901.27)	\$1,252,765.84	\$ 662.83
Dec-18	\$13,368,550.66	\$1,006,860.85	0.9981	\$ 1,008,826.74	1,868	\$ 540.06	\$1,544,856.55	(\$44,378.61)	\$1,093,922.41	\$ 585.61
Jan-19		\$829,847.27	0.9979	\$ 831,587.95	1,556	\$ 534.44		(\$40,113.12)	\$993,063.90	\$ 598.36

Feb-19		\$761,242.53	0.9981	\$	762,687.64	1.554	\$	490.79		(\$40,061.56)	\$838,489.34	\$	539.57
Mar-19		\$664,374.55	0.9969	\$	666,453.24	1.508	\$	441.95		(\$38,875.70)	\$745,751.82	\$	494.53
Apr-19		\$954,711.69	0.9880	\$	965,569.11	1.492	\$	647.19		(\$38,463.23)	\$1,044,102.61	\$	699.80
May-19		\$637,258.54	0.9849	\$	647,009.34	1.470	\$	440.14		(\$37,896.07)	\$710,667.68	\$	483.45
Jun-19		\$1,082,809.50	0.9828	\$	1,101,747.29	1.475	\$	746.95		(\$38,024.97)	\$1,152,974.65	\$	781.68
Jul-19		\$648,975.52	0.9838	\$	659,648.75	1.378	\$	478.70		(\$35,524.35)	\$744,059.13	\$	539.96
Aug-19		\$650,552.40	0.9814	\$	662,908.83	1.380	\$	480.37		(\$35,575.91)	\$717,983.10	\$	520.28
Sep-19		\$657,369.24	0.9785	\$	671,837.23	1.394	\$	481.95		(\$35,936.82)	\$731,423.29	\$	524.70
Oct-19		\$653,187.14	0.9707	\$	672,916.32	1.389	\$	484.46		(\$35,807.90)	\$742,050.46	\$	534.23
Nov-19		\$823,167.73	0.9636	\$	854,268.83	1.399	\$	610.63		(\$36,065.72)	\$904,385.44	\$	646.45
Dec-19	\$11,314,963.17	\$856,047.02	0.9471	\$	903,821.19	1.447	\$	624.62	\$1,279,986.81	(\$37,303.14)	\$967,850.61	\$	668.87

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name: Highmark Coverage Advantage (HCA)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2021

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
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										50.00	\$ -
Loss Ratio											0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

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

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!

* 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:	Highmark Coverage Advantage (HCA)	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	60%
Rate Effective Date:	01/01/2021		
Incurred Dates:	1/1/2019 to 12/31/2019	Proj. Incurred Claim Impact:	0.0%

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				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

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

Carrier Name:	Highmark Coverage Advantage (HCA)	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	60%
Rate Effective Date:	01/01/2021	Proj. Incurred Claim Impact:	0.0%
		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				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

PA Rate Template Part II Rate Development and Change

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

Highmark Coverage Advantage (HCA)
PPO
Small Group
01/01/2021

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	\$ 587.18	\$ -	<- Actual Experience PMPM
Two year trend projection factor	1.192	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 699.73	\$ -	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.043	1.043	<- See URRT Instructions
Total Non-Morbidity Changes	1.028	1.028	
Change in Demographics	1.010	1.010	<- See URRT Instructions
Change in Network	1.020	1.020	
Change in Benefits	0.998	0.998	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 750.26	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 750.26	<- Projected Index Rate
<u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 750.26		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.871		
Projected Incurred EHB Claims PMPM	\$ 653.82		
<u>Market-wide Adjustments</u>			
Projected Incurred Risk Adjustment PMPM	\$ 70.05		
Projected Incurred Exchange User Fees PMPM	\$ 0.00		
Projected Incurred Reinsurance Recoveries PMPM	\$ 0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 583.77		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 669.88		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 583.77		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 669.88		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 587.18	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 11,314,963.17	
Blended Loss Ratio	71.21%	

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

Effective Date	01/01/2021	04/01/2021	07/01/2021	10/01/2021	Total Single Risk Pool
# of Member Months Renewing in Quarter	3,106	1,760	2,212	4,634	11,712
Adjusted Projected Allowed EHB Claims PMPM	\$ 750.26	\$ 750.26	\$ 750.26	\$ 750.26	\$ 750.26
Months of Trend	-	3	6	9	
Annual Trend	9.60%	9.60%	9.60%	9.60%	
Single Risk Pool Projected Allowed Claims	\$ 750.26	\$ 767.66	\$ 785.45	\$ 803.66	\$ 780.65
Quarterly Trend Factor	1.000	1.023	1.047	1.071	1.040

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.79%	\$56.28
General and Claims	5.90%	\$37.81
Agent/Broker Fees and Commissions	2.44%	\$15.62
Quality Improvement Initiatives	0.44%	\$2.85
Taxes and Fees	0.07%	\$0.48
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.04%	\$0.23
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	8.86%	\$56.76
Projected Required Revenue PMPM	\$ 640.53	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.546	1.521
Average Geographic Factor	0.970	0.971
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.104	1.128
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 693.06	\$ 669.88
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 418.36	\$ 401.74

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 432.53	\$ 435.91	\$ 3.39	0.8%
B. Base period allowed claims before normalization	\$ 5612.34	\$ 5587.18	\$ (25.16)	-5.8%
C. Normalization factor component of change	\$ (242.70)	\$ (235.04)	\$ 7.66	1.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 369.64	\$ 352.14	\$ (17.50)	-4.0%
D2. URRT Trend	\$ 69.07	\$ 67.50	\$ (1.57)	-0.4%
D3. URRT Morbidity	\$ 10.48	\$ 7.69	\$ 2.79	1.9%
D4. URRT Other	\$ 14.99	\$ 12.14	\$ (2.85)	-0.7%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (60.65)	\$ (48.21)	\$ 12.45	2.9%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1:D7)	\$ 403.52	\$ 401.73	\$ (1.78)	-0.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (57.97)	\$ (52.22)	\$ 5.75	1.3%
E3. Benefit Richness	\$ 35.89	\$ 45.19	\$ 9.30	2.1%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (22.08)	\$ (7.04)	\$ 15.04	3.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 37.51	\$ 38.30	\$ 0.79	0.2%
F2. Taxes and Fees	\$ 12.23	\$ 0.33	\$ (11.90)	-2.8%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 49.74	\$ 38.63	\$ (11.11)	-2.6%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 431.18	\$ 433.32	\$ 2.15	0.5%

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

	2020	2021
Paid-to-Allowed	0.836	0.871
URRT Trend (Total Applied Trend Factor)	1.187	1.192
URRT Morbidity	1.024	1.043
URRT "Other"	1.033	1.028
Risk Adjustment	\$ (86.20)	\$ (70.05)
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ 0.42	\$ 50.51
Network	1.000	1.000
Pricing AV	0.956	0.870
Benefit Richness	1.104	1.128
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	8.67%	8.79%
Taxes and Fees	2.83%	0.07%
Profit and/or Contingency	0.00%	0.00%

For 2020 in cell J81, please include a factor equal to the product of

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Highmark Coverage Advantage (HCA)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2021
Base Period Start Date: 01/01/2019
Date of Most Recent Membership: 02/01/2020
Market Adjusted Index Rate: \$ 669.88

Calibration	
Age Calibration Factor	1.514
Geographic Calibration Factor	0.971
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.470

Date of Most Recent Membership: Market Adjusted Index Rate:										45 CFR Part 156.8 (d) (2) Allowable Factors										
		02/01/2020 \$	669.88																	
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2020 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2021	1/1/2021 HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (Induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	
Totals - Current Membership							0.829				0.870	1.000	1.000	1.000	1.000	1.000	\$ 583.87	8.8%	0.1%	0.0%
Total - Projected Membership							0.829				0.870	1.000	1.000	1.000	1.000	1.000	\$ 583.77	8.8%	0.1%	0.0%
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Plan 1	79279PA0010001	PPO	Premier Balance PPO \$0 Platinum A	M	79279PA0010001	Platinum	0.89284063	Standard	Off	0.931	1.042	1.000	1.000	1.000	1.000	\$649.84	8.8%	0.1%	0.0%	
Plan 2	79279PA0010003	PPO	Premier Balance PPO \$0 Gold A	M	79279PA0010003	Gold	0.81971859	Standard	Off	0.881	1.005	1.000	1.000	1.000	1.000	\$592.83	8.8%	0.1%	0.0%	
Plan 3	79279PA0010005	PPO	Premier Balance PPO \$500 A	M	79279PA0010005	Gold	0.79838174	Standard	Off	0.864	0.994	1.000	1.000	1.000	1.000	\$575.84	8.8%	0.1%	0.0%	
Plan 4	79279PA0010007	PPO	Premier Balance PPO \$1000 A	M	79279PA0010007	Gold	0.81364536	Standard	Off	0.846	0.983	1.000	1.000	1.000	1.000	\$557.20	8.8%	0.1%	0.0%	
Plan 5	79279PA0010011	PPO	Premier Balance PPO \$2000 A	M	79279PA0010011	Gold	0.79538929	Standard	Off	0.814	0.964	1.000	1.000	1.000	1.000	\$525.30	8.8%	0.1%	0.0%	
Plan 6	79279PA0010015	PPO	Premier Balance PPO \$1400 A	M	79279PA0010015	Gold	0.79034424	Standard	Off	0.823	0.969	1.000	1.000	1.000	1.000	\$533.99	8.8%	0.1%	0.0%	
Plan 7	79279PA0010016	PPO	Premier Balance PPO \$2500 A	M	79279PA0010016	Gold	0.78374652	Standard	Off	0.798	0.955	1.000	1.000	1.000	1.000	\$510.86	8.8%	0.1%	0.0%	
Plan 8	79279PA0020005	PPO	Balance PPO \$1000 A	M	79279PA0020005	Gold	0.77192284	Standard	Off	0.789	0.951	1.000	1.000	1.000	1.000	\$502.78	8.8%	0.1%	0.0%	
Plan 9	79279PA0020007	PPO	Balance PPO \$2000 A	M	79279PA0020007	Gold	0.77833465	Standard	Off	0.789	0.951	1.000	1.000	1.000	1.000	\$502.52	8.8%	0.1%	0.0%	
Plan 10	79279PA0060001	PPO	Health Savings PPO \$1500	M	79279PA0060001	Gold	0.80097739	Standard	Off	0.828	0.972	1.000	1.000	1.000	1.000	\$538.66	8.8%	0.1%	0.0%	
Plan 11	79279PA0070003	PPO	Health Savings PPO Embedded \$4250	M	79279PA0070003	Silver	0.71921899	Standard	Off	0.748	0.931	1.000	1.000	1.000	1.000	\$466.23	8.8%	0.1%	0.0%	

PA Rate Template Part III
Table 10. Plan Rates

		Total Covered Lives @ 02-01-2020	
		1,715	
Carrier Name:	Highmark Coverage Advan		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2021		
Base Period Start Date	01/01/2019		
Date of Most Recent Membership:	02/01/2020		
Market Adjusted Index Rate:	\$	669.88	

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Total Covered Lives Mapped into 2021 Plans @ 02-01-2020	Total Projected Lives
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Totals - Current Membership			1,715	976
Total - Projected Membership				
Transitional Plans	TRANSITIONAL	N/A	-	
Plan 1	79279PA0010001	PPO	539	306
Plan 2	79279PA0010003	PPO	190	108
Plan 3	79279PA0010005	PPO	342	195
Plan 4	79279PA0010007	PPO	131	75
Plan 5	79279PA0010011	PPO	167	95
Plan 6	79279PA0010015	PPO	56	32
Plan 7	79279PA0010016	PPO	63	36
Plan 8	79279PA0020005	PPO	12	7
Plan 9	79279PA0020007	PPO	43	24
Plan 10	79279PA0060001	PPO	150	85
Plan 11	79279PA0070003	PPO	22	13

2020 Calibrated Plan Adjusted Index Rate PMPM	2021 Calibrated Plan Adjusted Index Rate PMPM
--	--

\$ 432.53	\$ 435.91
N/A	N/A
\$486.76	\$ 485.16
\$430.01	\$ 442.60
\$420.03	\$ 429.92
\$409.79	\$ 416.00
\$392.05	\$ 392.18
\$397.24	\$ 398.67
\$383.68	\$ 381.40
\$380.06	\$ 375.37
\$379.28	\$ 375.18
\$400.32	\$ 402.16
\$344.31	\$ 348.08

Proposed Rate Change Compared to Prior 12 months
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0.8%
N/A
-0.3%
2.9%
2.4%
1.5%
0.0%
0.4%
-0.6%
-1.2%
-1.1%
0.5%
1.1%

% of Total Covered Lives

N/A
31.4%
11.1%
19.9%
7.6%
9.7%
3.3%
3.7%
0.7%
2.5%
8.7%
1.3%

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		
218	47	-	1,194	249	7	-	-	-	1,715		
51	2	-	451	35	-	-	-	-	539	1	
-	4	-	117	69	-	-	-	-	190	1	
64	28	-	211	39	-	-	-	-	342	1	
5	8	-	108	10	-	-	-	-	131	1	
16	-	-	144	7	-	-	-	-	167	1	
16	3	-	21	15	1	-	-	-	56	1	
59	-	-	4	-	-	-	-	-	63	1	
1	-	-	11	-	-	-	-	-	12	1	
5	-	-	38	-	-	-	-	-	43	1	
-	-	-	82	68	-	-	-	-	150	1	
1	2	-	7	6	6	-	-	-	22	1	

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

Carrier Name: Highmark Coverage Advantage (HCA)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2021

Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2021	1/1/2021 HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals These cells auto-fill using the data entered in Table 10.

Plan 1	79279PA0010001	ier Balance PPO \$0 Platin	M	79279PA0010001	Platinum	Off
Plan 2	79279PA0010003	mier Balance PPO \$0 Gol	M	79279PA0010003	Gold	Off
Plan 3	79279PA0010005	emier Balance PPO \$500	M	79279PA0010005	Gold	Off
Plan 4	79279PA0010007	emier Balance PPO \$1000	M	79279PA0010007	Gold	Off
Plan 5	79279PA0010011	emier Balance PPO \$2000	M	79279PA0010011	Gold	Off
Plan 6	79279PA0010015	emier Balance PPO \$1400	M	79279PA0010015	Gold	Off
Plan 7	79279PA0010016	emier Balance PPO \$2500	M	79279PA0010016	Gold	Off
Plan 8	79279PA0020005	Balance PPO \$1000 A	M	79279PA0020005	Gold	Off
Plan 9	79279PA0020007	Balance PPO \$2000 A	M	79279PA0020007	Gold	Off
Plan 10	79279PA0060001	Health Savings PPO \$1500	M	79279PA0060001	Gold	Off
Plan 11	79279PA0070003	Savings PPO Embedded	M	79279PA0070003	Silver	Off

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

\$ 407.77 \$ 404.78 \$ - \$ 424.79 \$ 409.73 \$ 365.94 \$ - \$ - \$ - \$ 419.65

\$472.16	\$472.16	\$0.00	\$472.16	\$472.16	\$506.23	\$0.00	\$0.00	\$0.00	\$ 472.16
\$417.11	\$417.11	\$0.00	\$417.11	\$417.11	\$447.21	\$0.00	\$0.00	\$0.00	\$ 417.11
\$407.43	\$407.43	\$0.00	\$407.43	\$407.43	\$436.84	\$0.00	\$0.00	\$0.00	\$ 407.43
\$397.49	\$397.49	\$0.00	\$397.49	\$397.49	\$426.18	\$0.00	\$0.00	\$0.00	\$ 397.49
\$380.29	\$380.29	\$0.00	\$380.29	\$380.29	\$407.73	\$0.00	\$0.00	\$0.00	\$ 380.29
\$385.32	\$385.32	\$0.00	\$385.32	\$385.32	\$413.13	\$0.00	\$0.00	\$0.00	\$ 385.82
\$372.17	\$372.17	\$0.00	\$372.17	\$372.17	\$399.03	\$0.00	\$0.00	\$0.00	\$ 372.17
\$368.66	\$368.66	\$0.00	\$368.66	\$368.66	\$395.27	\$0.00	\$0.00	\$0.00	\$ 368.66
\$367.91	\$367.91	\$0.00	\$367.91	\$367.91	\$394.46	\$0.00	\$0.00	\$0.00	\$ 367.91
\$388.31	\$388.31	\$0.00	\$388.31	\$388.31	\$416.33	\$0.00	\$0.00	\$0.00	\$ 388.31
\$333.98	\$333.98	\$0.00	\$333.98	\$333.98	\$358.08	\$0.00	\$0.00	\$0.00	\$ 340.55

Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM		
1	2	3

\$ 409.78 \$ 412.74 \$ -

\$ 470.61	\$ 470.61	\$ -
\$ 429.32	\$ 429.32	\$ -
\$ 417.02	\$ 417.02	\$ -
\$ 403.52	\$ 403.52	\$ -
\$ 380.42	\$ 380.42	\$ -
\$ 386.71	\$ 386.71	\$ -
\$ 369.96	\$ 369.96	\$ -
\$ 364.11	\$ 364.11	\$ -
\$ 363.92	\$ 363.92	\$ -
\$ 390.09	\$ 390.09	\$ -
\$ 337.64	\$ 337.64	\$ -

Table 11. Plan Premium Development for 21-Year-Olds

Carrier Name:	Highmark Coverage Ad
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2021

			er 1 2021, 21-year-old Non-Tobacco Premium PMPM							
Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	
Totals	These cells auto-fill		\$ 427.65	\$ 415.30	\$ 369.52	\$ -	\$ -	\$ -	\$ 422.94	
Plan 1	79279PA0010001	er Balance PPO \$0 Plan	\$ 470.61	\$ 470.61	\$ 504.57	\$ -	\$ -	\$ -	\$ 470.61	
Plan 2	79279PA0010003	er Balance PPO \$0 Gol	\$ 429.32	\$ 429.32	\$ 460.30	\$ -	\$ -	\$ -	\$ 429.32	
Plan 3	79279PA0010005	er Balance PPO \$500	\$ 417.02	\$ 417.02	\$ 447.11	\$ -	\$ -	\$ -	\$ 417.02	
Plan 4	79279PA0010007	er Balance PPO \$1000	\$ 403.52	\$ 403.52	\$ 432.64	\$ -	\$ -	\$ -	\$ 403.52	
Plan 5	79279PA0010011	er Balance PPO \$2000	\$ 380.42	\$ 380.42	\$ 407.87	\$ -	\$ -	\$ -	\$ 380.42	
Plan 6	79279PA0010015	er Balance PPO \$1400	\$ 386.71	\$ 386.71	\$ 414.62	\$ -	\$ -	\$ -	\$ 387.21	
Plan 7	79279PA0010016	er Balance PPO \$2500	\$ 369.96	\$ 369.96	\$ 396.66	\$ -	\$ -	\$ -	\$ 369.96	
Plan 8	79279PA0020005	Balance PPO \$1000 A	\$ 364.11	\$ 364.11	\$ 390.39	\$ -	\$ -	\$ -	\$ 364.11	
Plan 9	79279PA0020007	Balance PPO \$2000 A	\$ 363.92	\$ 363.92	\$ 390.19	\$ -	\$ -	\$ -	\$ 363.92	
Plan 10	79279PA0060001	Health Savings PPO \$1500	\$ 390.09	\$ 390.09	\$ 418.24	\$ -	\$ -	\$ -	\$ 390.09	
Plan 11	79279PA0070003	Savings PPO Embedded	\$ 337.64	\$ 337.64	\$ 362.00	\$ -	\$ -	\$ -	\$ 344.28	

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM										
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1
0.5%	2.0%	0.0%	0.7%	1.4%	1.0%	0.0%	0.0%	0.0%	0.8%	\$ 419.27
-0.3%	-0.3%		-0.3%	-0.3%	-0.3%				-0.3%	\$ 481.52
2.9%	2.9%		2.9%	2.9%	2.9%				2.9%	\$ 439.27
2.4%	2.4%		2.4%	2.4%	2.4%				2.4%	\$ 426.69
1.5%	1.5%		1.5%	1.5%	1.5%				1.5%	\$ 412.87
0.0%	0.0%		0.0%	0.0%	0.0%				0.0%	\$ 389.24
0.4%	0.4%		0.4%	0.4%	0.4%				0.4%	\$ 395.68
-0.6%	-0.6%		-0.6%	-0.6%	-0.6%				-0.6%	\$ 378.54
-1.2%	-1.2%		-1.2%	-1.2%	-1.2%				-1.2%	\$ 372.55
-1.1%	-1.1%		-1.1%	-1.1%	-1.1%				-1.1%	\$ 372.36
0.5%	0.5%		0.5%	0.5%	0.5%				0.5%	\$ 399.13
1.1%	1.1%		1.1%	1.1%	1.1%				1.1%	\$ 345.46

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

Carrier Name: Highmark Coverage Advisors
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2021

Quarter 2 2021, 21-year-old Non-Tobacco Premium PMPM											
Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals			These cells auto-fill	\$ 422.30	\$ -	\$ 437.56	\$ 424.92	\$ 378.09	\$ -	\$ -	\$ 432.74
Plan 1	79279PA0010001	ier Balance PPO \$0 Platir	\$ 481.52	\$ -	\$ 481.52	\$ 481.52	\$ 516.26	\$ -	\$ -	\$ -	\$ 481.52
Plan 2	79279PA0010003	mier Balance PPO \$0 Gol	\$ 439.27	\$ -	\$ 439.27	\$ 439.27	\$ 470.97	\$ -	\$ -	\$ -	\$ 439.27
Plan 3	79279PA0010005	emier Balance PPO \$500	\$ 426.69	\$ -	\$ 426.69	\$ 426.69	\$ 457.48	\$ -	\$ -	\$ -	\$ 426.69
Plan 4	79279PA0010007	emier Balance PPO \$1000	\$ 412.87	\$ -	\$ 412.87	\$ 412.87	\$ 442.67	\$ -	\$ -	\$ -	\$ 412.87
Plan 5	79279PA0010011	emier Balance PPO \$2000	\$ 389.24	\$ -	\$ 389.24	\$ 389.24	\$ 417.33	\$ -	\$ -	\$ -	\$ 389.24
Plan 6	79279PA0010015	emier Balance PPO \$1400	\$ 395.68	\$ -	\$ 395.68	\$ 395.68	\$ 424.23	\$ -	\$ -	\$ -	\$ 396.19
Plan 7	79279PA0010016	emier Balance PPO \$2500	\$ 378.54	\$ -	\$ 378.54	\$ 378.54	\$ 405.85	\$ -	\$ -	\$ -	\$ 378.54
Plan 8	79279PA0020005	Balance PPO \$1000 A	\$ 372.55	\$ -	\$ 372.55	\$ 372.55	\$ 399.44	\$ -	\$ -	\$ -	\$ 372.55
Plan 9	79279PA0020007	Balance PPO \$2000 A	\$ 372.36	\$ -	\$ 372.36	\$ 372.36	\$ 399.23	\$ -	\$ -	\$ -	\$ 372.36
Plan 10	79279PA0060001	Health Savings PPO \$1500	\$ 399.13	\$ -	\$ 399.13	\$ 399.13	\$ 427.94	\$ -	\$ -	\$ -	\$ 399.13
Plan 11	79279PA0070003	Health Savings PPO Embedded	\$ 345.46	\$ -	\$ 345.46	\$ 345.46	\$ 370.39	\$ -	\$ -	\$ -	\$ 352.26

Quarter 3 2021, 21-year-old Non-Tobacco Premium PMPM											
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)		
\$ 428.99	\$ 432.09	\$ -	\$ 447.70	\$ 434.77	\$ 386.85	\$ -	\$ -	\$ -	\$ 442.77		
\$ 492.68	\$ 492.68	\$ -	\$ 492.68	\$ 492.68	\$ 528.23	\$ -	\$ -	\$ -	\$ 492.68		
\$ 449.46	\$ 449.46	\$ -	\$ 449.46	\$ 449.46	\$ 481.89	\$ -	\$ -	\$ -	\$ 449.46		
\$ 436.58	\$ 436.58	\$ -	\$ 436.58	\$ 436.58	\$ 468.08	\$ -	\$ -	\$ -	\$ 436.58		
\$ 422.45	\$ 422.45	\$ -	\$ 422.45	\$ 422.45	\$ 452.93	\$ -	\$ -	\$ -	\$ 422.45		
\$ 398.26	\$ 398.26	\$ -	\$ 398.26	\$ 398.26	\$ 427.00	\$ -	\$ -	\$ -	\$ 398.26		
\$ 404.85	\$ 404.85	\$ -	\$ 404.85	\$ 404.85	\$ 434.07	\$ -	\$ -	\$ -	\$ 405.37		
\$ 387.31	\$ 387.31	\$ -	\$ 387.31	\$ 387.31	\$ 415.26	\$ -	\$ -	\$ -	\$ 387.31		
\$ 381.19	\$ 381.19	\$ -	\$ 381.19	\$ 381.19	\$ 408.70	\$ -	\$ -	\$ -	\$ 381.19		
\$ 380.99	\$ 380.99	\$ -	\$ 380.99	\$ 380.99	\$ 408.49	\$ -	\$ -	\$ -	\$ 380.99		
\$ 408.39	\$ 408.39	\$ -	\$ 408.39	\$ 408.39	\$ 437.86	\$ -	\$ -	\$ -	\$ 408.39		
\$ 353.47	\$ 353.47	\$ -	\$ 353.47	\$ 353.47	\$ 378.98	\$ -	\$ -	\$ -	\$ 360.43		

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

Carrier Name: Highmark Coverage Advisors
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2021

Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name
-------------	-----------------------------------	------------------------------

Totals These cells auto-fill

Plan 1	79279PA0010001	ier Balance PPO \$0 Platir
Plan 2	79279PA0010003	mier Balance PPO \$0 Gol
Plan 3	79279PA0010005	emier Balance PPO \$500
Plan 4	79279PA0010007	emier Balance PPO \$1000
Plan 5	79279PA0010011	emier Balance PPO \$2000
Plan 6	79279PA0010015	emier Balance PPO \$1400
Plan 7	79279PA0010016	emier Balance PPO \$2500
Plan 8	79279PA0020005	Balance PPO \$1000 A
Plan 9	79279PA0020007	Balance PPO \$2000 A
Plan 10	79279PA0060001	Health Savings PPO \$1500
Plan 11	79279PA0070003	Savings PPO Embedded

Quarter 4 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 438.94	\$ 442.11	\$ -	\$ 458.08	\$ 444.85	\$ 395.82	\$ -	\$ -	\$ -	\$ 453.04

\$ 504.10	\$ 504.10	\$ -	\$ 504.10	\$ 504.10	\$ 540.48	\$ -	\$ -	\$ -	\$ 504.10
\$ 459.88	\$ 459.88	\$ -	\$ 459.88	\$ 459.88	\$ 493.06	\$ -	\$ -	\$ -	\$ 459.88
\$ 446.70	\$ 446.70	\$ -	\$ 446.70	\$ 446.70	\$ 478.93	\$ -	\$ -	\$ -	\$ 446.70
\$ 432.24	\$ 432.24	\$ -	\$ 432.24	\$ 432.24	\$ 463.43	\$ -	\$ -	\$ -	\$ 432.24
\$ 407.49	\$ 407.49	\$ -	\$ 407.49	\$ 407.49	\$ 436.90	\$ -	\$ -	\$ -	\$ 407.49
\$ 414.24	\$ 414.24	\$ -	\$ 414.24	\$ 414.24	\$ 444.13	\$ -	\$ -	\$ -	\$ 414.77
\$ 396.29	\$ 396.29	\$ -	\$ 396.29	\$ 396.29	\$ 424.89	\$ -	\$ -	\$ -	\$ 396.29
\$ 390.02	\$ 390.02	\$ -	\$ 390.02	\$ 390.02	\$ 418.17	\$ -	\$ -	\$ -	\$ 390.02
\$ 389.82	\$ 389.82	\$ -	\$ 389.82	\$ 389.82	\$ 417.96	\$ -	\$ -	\$ -	\$ 389.82
\$ 417.85	\$ 417.85	\$ -	\$ 417.85	\$ 417.85	\$ 448.01	\$ -	\$ -	\$ -	\$ 417.85
\$ 361.67	\$ 361.67	\$ -	\$ 361.67	\$ 361.67	\$ 387.77	\$ -	\$ -	\$ -	\$ 368.78

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Highmark Coverage Advantage (HCA)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2021

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

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

Table 14. Network Factors

[illegible]

Company Name: **Highmark Coverage Advantage (HCA)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **January 1, 2021**

Ending date of Rates: **March 31, 2021**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$20		\$20		\$45		\$45		\$30	
OOP Maximum =>	\$4,000		\$4,000		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$360.02	\$360.02	\$386.00	\$386.00	\$328.43	\$328.43	\$352.13	\$352.13	\$319.02	\$319.02
15	\$392.02	\$392.02	\$420.31	\$420.31	\$357.62	\$357.62	\$383.43	\$383.43	\$347.38	\$347.38
16	\$404.25	\$404.25	\$433.43	\$433.43	\$368.79	\$368.79	\$395.40	\$395.40	\$358.22	\$358.22
17	\$416.49	\$416.49	\$446.54	\$446.54	\$379.95	\$379.95	\$407.37	\$407.37	\$369.06	\$369.06
18	\$429.67	\$429.67	\$460.67	\$460.67	\$391.97	\$391.97	\$420.25	\$420.25	\$380.74	\$380.74
19	\$442.84	\$442.84	\$474.80	\$474.80	\$403.99	\$403.99	\$433.14	\$433.14	\$392.42	\$392.42
20	\$456.49	\$456.49	\$489.43	\$489.43	\$416.44	\$416.44	\$446.49	\$446.49	\$404.51	\$404.51
21	\$470.61	\$470.61	\$504.57	\$504.57	\$429.32	\$429.32	\$460.30	\$460.30	\$417.02	\$417.02
22	\$470.61	\$470.61	\$504.57	\$504.57	\$429.32	\$429.32	\$460.30	\$460.30	\$417.02	\$417.02
23	\$470.61	\$470.61	\$504.57	\$504.57	\$429.32	\$429.32	\$460.30	\$460.30	\$417.02	\$417.02
24	\$470.61	\$470.61	\$504.57	\$504.57	\$429.32	\$429.32	\$460.30	\$460.30	\$417.02	\$417.02
25	\$472.49	\$472.49	\$506.59	\$506.59	\$431.04	\$431.04	\$462.14	\$462.14	\$418.69	\$418.69
26	\$481.90	\$481.90	\$516.68	\$516.68	\$439.62	\$439.62	\$471.35	\$471.35	\$427.03	\$427.03
27	\$493.20	\$493.20	\$528.79	\$528.79	\$449.93	\$449.93	\$482.39	\$482.39	\$437.04	\$437.04
28	\$511.55	\$511.55	\$548.47	\$548.47	\$466.67	\$466.67	\$500.35	\$500.35	\$453.30	\$453.30
29	\$526.61	\$526.61	\$564.61	\$564.61	\$480.41	\$480.41	\$515.08	\$515.08	\$466.65	\$466.65
30	\$534.14	\$534.14	\$572.69	\$572.69	\$487.28	\$487.28	\$522.44	\$522.44	\$473.32	\$473.32
31	\$545.44	\$545.44	\$584.80	\$584.80	\$497.58	\$497.58	\$533.49	\$533.49	\$483.33	\$483.33
32	\$556.73	\$556.73	\$596.91	\$596.91	\$507.89	\$507.89	\$544.53	\$544.53	\$493.33	\$493.33
33	\$563.79	\$563.79	\$604.47	\$604.47	\$514.33	\$514.33	\$551.44	\$551.44	\$499.59	\$499.59
34	\$571.32	\$571.32	\$612.55	\$612.55	\$521.19	\$521.19	\$558.80	\$558.80	\$506.26	\$506.26
35	\$575.09	\$575.09	\$616.58	\$616.58	\$524.63	\$524.63	\$562.49	\$562.49	\$509.60	\$509.60
36	\$578.85	\$578.85	\$620.62	\$620.62	\$528.06	\$528.06	\$566.17	\$566.17	\$512.93	\$512.93
37	\$582.62	\$582.62	\$624.66	\$624.66	\$531.50	\$531.50	\$569.85	\$569.85	\$516.27	\$516.27
38	\$586.38	\$586.38	\$628.69	\$628.69	\$534.93	\$534.93	\$573.53	\$573.53	\$519.61	\$519.61
39	\$593.91	\$593.91	\$636.77	\$636.77	\$541.80	\$541.80	\$580.90	\$580.90	\$526.28	\$526.28
40	\$601.44	\$601.44	\$644.84	\$644.84	\$548.67	\$548.67	\$588.26	\$588.26	\$532.95	\$532.95
41	\$612.73	\$612.73	\$656.95	\$656.95	\$558.97	\$558.97	\$599.31	\$599.31	\$542.96	\$542.96
42	\$623.56	\$623.56	\$668.56	\$668.56	\$568.85	\$568.85	\$609.90	\$609.90	\$552.55	\$552.55
43	\$638.62	\$638.62	\$684.70	\$684.70	\$582.59	\$582.59	\$624.63	\$624.63	\$565.90	\$565.90
44	\$657.44	\$657.44	\$704.88	\$704.88	\$599.76	\$599.76	\$643.04	\$643.04	\$582.58	\$582.58
45	\$679.56	\$679.56	\$728.60	\$728.60	\$619.94	\$619.94	\$664.67	\$664.67	\$602.18	\$602.18
46	\$705.92	\$705.92	\$756.86	\$756.86	\$643.98	\$643.98	\$690.45	\$690.45	\$625.53	\$625.53
47	\$735.56	\$735.56	\$788.64	\$788.64	\$671.03	\$671.03	\$719.45	\$719.45	\$651.80	\$651.80
48	\$769.45	\$769.45	\$824.97	\$824.97	\$701.94	\$701.94	\$752.59	\$752.59	\$681.83	\$681.83
49	\$802.86	\$802.86	\$860.80	\$860.80	\$732.42	\$732.42	\$785.27	\$785.27	\$711.44	\$711.44
50	\$840.51	\$840.51	\$901.16	\$901.16	\$766.77	\$766.77	\$822.10	\$822.10	\$744.80	\$744.80
51	\$877.69	\$877.69	\$941.02	\$941.02	\$800.68	\$800.68	\$858.46	\$858.46	\$777.74	\$777.74
52	\$918.63	\$918.63	\$984.92	\$984.92	\$838.03	\$838.03	\$898.51	\$898.51	\$814.02	\$814.02
53	\$960.04	\$960.04	\$1,029.32	\$1,029.32	\$875.81	\$875.81	\$939.01	\$939.01	\$850.72	\$850.72
54	\$1,004.75	\$1,004.75	\$1,077.26	\$1,077.26	\$916.60	\$916.60	\$982.74	\$982.74	\$890.34	\$890.34
55	\$1,049.46	\$1,049.46	\$1,125.19	\$1,125.19	\$957.38	\$957.38	\$1,026.47	\$1,026.47	\$929.95	\$929.95
56	\$1,097.93	\$1,097.93	\$1,177.16	\$1,177.16	\$1,001.60	\$1,001.60	\$1,073.88	\$1,073.88	\$972.91	\$972.91
57	\$1,146.88	\$1,146.88	\$1,229.64	\$1,229.64	\$1,046.25	\$1,046.25	\$1,121.75	\$1,121.75	\$1,016.28	\$1,016.28
58	\$1,199.11	\$1,199.11	\$1,285.64	\$1,285.64	\$1,093.91	\$1,093.91	\$1,172.84	\$1,172.84	\$1,062.57	\$1,062.57
59	\$1,225.00	\$1,225.00	\$1,313.40	\$1,313.40	\$1,117.52	\$1,117.52	\$1,198.16	\$1,198.16	\$1,085.50	\$1,085.50
60	\$1,277.24	\$1,277.24	\$1,369.40	\$1,369.40	\$1,165.17	\$1,165.17	\$1,249.25	\$1,249.25	\$1,131.79	\$1,131.79
61	\$1,322.41	\$1,322.41	\$1,417.84	\$1,417.84	\$1,206.39	\$1,206.39	\$1,293.44	\$1,293.44	\$1,171.83	\$1,171.83
62	\$1,352.06	\$1,352.06	\$1,449.63	\$1,449.63	\$1,233.44	\$1,233.44	\$1,322.44	\$1,322.44	\$1,198.10	\$1,198.10
63	\$1,389.24	\$1,389.24	\$1,489.49	\$1,489.49	\$1,267.35	\$1,267.35	\$1,358.81	\$1,358.81	\$1,231.04	\$1,231.04
64+	\$1,411.83	\$1,411.83	\$1,513.71	\$1,513.71	\$1,287.96	\$1,287.96	\$1,380.90	\$1,380.90	\$1,251.06	\$1,251.06

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010005		79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$1,000		\$1,000		\$2,000		\$2,000	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$30		\$30		\$30		\$30		\$30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$342.04	\$342.04	\$308.69	\$308.69	\$330.97	\$330.97	\$291.02	\$291.02	\$312.02	\$312.02
15	\$372.44	\$372.44	\$336.13	\$336.13	\$360.39	\$360.39	\$316.89	\$316.89	\$339.76	\$339.76
16	\$384.07	\$384.07	\$346.62	\$346.62	\$371.64	\$371.64	\$326.78	\$326.78	\$350.36	\$350.36
17	\$395.69	\$395.69	\$357.12	\$357.12	\$382.89	\$382.89	\$336.67	\$336.67	\$360.96	\$360.96
18	\$408.21	\$408.21	\$368.41	\$368.41	\$395.00	\$395.00	\$347.32	\$347.32	\$372.39	\$372.39
19	\$420.73	\$420.73	\$379.71	\$379.71	\$407.11	\$407.11	\$357.98	\$357.98	\$385.81	\$385.81
20	\$433.70	\$433.70	\$391.41	\$391.41	\$419.66	\$419.66	\$369.01	\$369.01	\$395.63	\$395.63
21	\$447.11	\$447.11	\$403.52	\$403.52	\$432.64	\$432.64	\$380.42	\$380.42	\$407.87	\$407.87
22	\$447.11	\$447.11	\$403.52	\$403.52	\$432.64	\$432.64	\$380.42	\$380.42	\$407.87	\$407.87
23	\$447.11	\$447.11	\$403.52	\$403.52	\$432.64	\$432.64	\$380.42	\$380.42	\$407.87	\$407.87
24	\$447.11	\$447.11	\$403.52	\$403.52	\$432.64	\$432.64	\$380.42	\$380.42	\$407.87	\$407.87
25	\$448.90	\$448.90	\$405.13	\$405.13	\$434.37	\$434.37	\$381.94	\$381.94	\$409.50	\$409.50
26	\$457.84	\$457.84	\$413.20	\$413.20	\$443.02	\$443.02	\$389.55	\$389.55	\$417.66	\$417.66
27	\$468.57	\$468.57	\$422.89	\$422.89	\$453.41	\$453.41	\$398.68	\$398.68	\$427.45	\$427.45
28	\$486.01	\$486.01	\$438.63	\$438.63	\$470.28	\$470.28	\$413.52	\$413.52	\$443.35	\$443.35
29	\$500.32	\$500.32	\$451.54	\$451.54	\$484.12	\$484.12	\$425.69	\$425.69	\$456.41	\$456.41
30	\$507.47	\$507.47	\$458.00	\$458.00	\$491.05	\$491.05	\$431.78	\$431.78	\$462.93	\$462.93
31	\$518.20	\$518.20	\$467.68	\$467.68	\$501.43	\$501.43	\$440.91	\$440.91	\$472.72	\$472.72
32	\$528.93	\$528.93	\$477.36	\$477.36	\$511.81	\$511.81	\$450.04	\$450.04	\$482.51	\$482.51
33	\$535.64	\$535.64	\$483.42	\$483.42	\$518.30	\$518.30	\$455.74	\$455.74	\$488.63	\$488.63
34	\$542.79	\$542.79	\$489.87	\$489.87	\$525.22	\$525.22	\$461.83	\$461.83	\$495.15	\$495.15
35	\$546.37	\$546.37	\$493.10	\$493.10	\$528.69	\$528.69	\$464.87	\$464.87	\$498.42	\$498.42
36	\$549.95	\$549.95	\$496.33	\$496.33	\$532.15	\$532.15	\$467.92	\$467.92	\$501.68	\$501.68
37	\$553.52	\$553.52	\$499.56	\$499.56	\$535.61	\$535.61	\$470.96	\$470.96	\$504.94	\$504.94
38	\$557.10	\$557.10	\$502.79	\$502.79	\$539.07	\$539.07	\$474.00	\$474.00	\$508.21	\$508.21
39	\$564.25	\$564.25	\$509.24	\$509.24	\$545.99	\$545.99	\$480.09	\$480.09	\$514.73	\$514.73
40	\$571.41	\$571.41	\$515.70	\$515.70	\$552.91	\$552.91	\$486.18	\$486.18	\$521.26	\$521.26
41	\$582.14	\$582.14	\$525.38	\$525.38	\$563.30	\$563.30	\$495.31	\$495.31	\$531.05	\$531.05
42	\$592.42	\$592.42	\$534.66	\$534.66	\$573.25	\$573.25	\$504.06	\$504.06	\$540.43	\$540.43
43	\$606.73	\$606.73	\$547.58	\$547.58	\$587.09	\$587.09	\$516.23	\$516.23	\$553.48	\$553.48
44	\$624.61	\$624.61	\$563.72	\$563.72	\$604.40	\$604.40	\$531.45	\$531.45	\$569.79	\$569.79
45	\$645.63	\$645.63	\$582.68	\$582.68	\$624.73	\$624.73	\$549.33	\$549.33	\$588.96	\$588.96
46	\$670.67	\$670.67	\$605.28	\$605.28	\$648.96	\$648.96	\$570.63	\$570.63	\$611.81	\$611.81
47	\$698.83	\$698.83	\$630.70	\$630.70	\$676.22	\$676.22	\$594.60	\$594.60	\$637.50	\$637.50
48	\$731.02	\$731.02	\$659.76	\$659.76	\$707.37	\$707.37	\$621.99	\$621.99	\$666.87	\$666.87
49	\$762.77	\$762.77	\$688.41	\$688.41	\$738.08	\$738.08	\$649.00	\$649.00	\$695.83	\$695.83
50	\$798.54	\$798.54	\$720.69	\$720.69	\$772.70	\$772.70	\$679.43	\$679.43	\$728.46	\$728.46
51	\$833.86	\$833.86	\$752.56	\$752.56	\$806.87	\$806.87	\$709.48	\$709.48	\$760.68	\$760.68
52	\$872.76	\$872.76	\$787.67	\$787.67	\$844.51	\$844.51	\$742.58	\$742.58	\$796.16	\$796.16
53	\$912.10	\$912.10	\$823.18	\$823.18	\$882.59	\$882.59	\$776.06	\$776.06	\$832.05	\$832.05
54	\$954.58	\$954.58	\$861.52	\$861.52	\$923.69	\$923.69	\$812.20	\$812.20	\$870.80	\$870.80
55	\$997.06	\$997.06	\$899.85	\$899.85	\$964.79	\$964.79	\$848.34	\$848.34	\$909.55	\$909.55
56	\$1,043.11	\$1,043.11	\$941.41	\$941.41	\$1,009.35	\$1,009.35	\$887.52	\$887.52	\$951.56	\$951.56
57	\$1,089.61	\$1,089.61	\$983.38	\$983.38	\$1,054.34	\$1,054.34	\$927.08	\$927.08	\$993.98	\$993.98
58	\$1,139.24	\$1,139.24	\$1,028.17	\$1,028.17	\$1,102.37	\$1,102.37	\$969.31	\$969.31	\$1,039.25	\$1,039.25
59	\$1,163.83	\$1,163.83	\$1,050.36	\$1,050.36	\$1,126.16	\$1,126.16	\$990.23	\$990.23	\$1,061.69	\$1,061.69
60	\$1,213.46	\$1,213.46	\$1,095.15	\$1,095.15	\$1,174.18	\$1,174.18	\$1,032.46	\$1,032.46	\$1,106.96	\$1,106.96
61	\$1,256.38	\$1,256.38	\$1,133.89	\$1,133.89	\$1,215.72	\$1,215.72	\$1,068.98	\$1,068.98	\$1,146.11	\$1,146.11
62	\$1,284.55	\$1,284.55	\$1,159.31	\$1,159.31	\$1,242.97	\$1,242.97	\$1,092.95	\$1,092.95	\$1,171.81	\$1,171.81
63	\$1,319.87	\$1,319.87	\$1,191.19	\$1,191.19	\$1,277.15	\$1,277.15	\$1,123.00	\$1,123.00	\$1,204.03	\$1,204.03
64+	\$1,341.33	\$1,341.33	\$1,210.56	\$1,210.56	\$1,297.92	\$1,297.92	\$1,141.26	\$1,141.26	\$1,223.61	\$1,223.61

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010015		79279PA0010015		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$1,400		\$2,500		\$2,500		\$1,000	
Coinsurance =>	100%		100%		100%		100%		80%	
Copays =>	\$45		\$45		\$45		\$45		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$295.83	\$295.83	\$317.18	\$317.18	\$283.02	\$283.02	\$303.44	\$303.44	\$278.54	\$278.54
15	\$322.13	\$322.13	\$345.38	\$345.38	\$308.18	\$308.18	\$330.42	\$330.42	\$303.30	\$303.30
16	\$332.18	\$332.18	\$356.16	\$356.16	\$317.80	\$317.80	\$340.73	\$340.73	\$312.77	\$312.77
17	\$342.24	\$342.24	\$366.94	\$366.94	\$327.41	\$327.41	\$351.04	\$351.04	\$322.24	\$322.24
18	\$353.07	\$353.07	\$378.55	\$378.55	\$337.77	\$337.77	\$362.15	\$362.15	\$332.43	\$332.43
19	\$363.89	\$363.89	\$390.16	\$390.16	\$348.13	\$348.13	\$373.26	\$373.26	\$342.63	\$342.63
20	\$375.11	\$375.11	\$402.18	\$402.18	\$358.86	\$358.86	\$384.76	\$384.76	\$353.19	\$353.19
21	\$386.71	\$386.71	\$414.62	\$414.62	\$369.96	\$369.96	\$396.66	\$396.66	\$364.11	\$364.11
22	\$386.71	\$386.71	\$414.62	\$414.62	\$369.96	\$369.96	\$396.66	\$396.66	\$364.11	\$364.11
23	\$386.71	\$386.71	\$414.62	\$414.62	\$369.96	\$369.96	\$396.66	\$396.66	\$364.11	\$364.11
24	\$386.71	\$386.71	\$414.62	\$414.62	\$369.96	\$369.96	\$396.66	\$396.66	\$364.11	\$364.11
25	\$388.26	\$388.26	\$416.28	\$416.28	\$371.44	\$371.44	\$398.25	\$398.25	\$365.57	\$365.57
26	\$395.99	\$395.99	\$424.57	\$424.57	\$378.84	\$378.84	\$406.18	\$406.18	\$372.85	\$372.85
27	\$405.27	\$405.27	\$434.52	\$434.52	\$387.72	\$387.72	\$415.70	\$415.70	\$381.59	\$381.59
28	\$420.35	\$420.35	\$450.69	\$450.69	\$402.15	\$402.15	\$431.17	\$431.17	\$395.79	\$395.79
29	\$432.73	\$432.73	\$463.96	\$463.96	\$413.99	\$413.99	\$443.86	\$443.86	\$407.44	\$407.44
30	\$438.92	\$438.92	\$470.59	\$470.59	\$419.90	\$419.90	\$450.21	\$450.21	\$413.26	\$413.26
31	\$448.20	\$448.20	\$480.54	\$480.54	\$428.78	\$428.78	\$459.73	\$459.73	\$422.00	\$422.00
32	\$457.48	\$457.48	\$490.50	\$490.50	\$437.66	\$437.66	\$469.25	\$469.25	\$430.74	\$430.74
33	\$463.28	\$463.28	\$496.71	\$496.71	\$443.21	\$443.21	\$475.20	\$475.20	\$436.20	\$436.20
34	\$469.47	\$469.47	\$503.35	\$503.35	\$449.13	\$449.13	\$481.55	\$481.55	\$442.03	\$442.03
35	\$472.56	\$472.56	\$506.67	\$506.67	\$452.09	\$452.09	\$484.72	\$484.72	\$444.94	\$444.94
36	\$475.65	\$475.65	\$509.98	\$509.98	\$455.05	\$455.05	\$487.89	\$487.89	\$447.86	\$447.86
37	\$478.75	\$478.75	\$513.30	\$513.30	\$458.01	\$458.01	\$491.07	\$491.07	\$450.77	\$450.77
38	\$481.84	\$481.84	\$516.62	\$516.62	\$460.97	\$460.97	\$494.24	\$494.24	\$453.68	\$453.68
39	\$488.03	\$488.03	\$523.25	\$523.25	\$466.89	\$466.89	\$500.58	\$500.58	\$459.51	\$459.51
40	\$494.22	\$494.22	\$529.88	\$529.88	\$472.81	\$472.81	\$506.93	\$506.93	\$465.33	\$465.33
41	\$503.50	\$503.50	\$539.84	\$539.84	\$481.69	\$481.69	\$516.45	\$516.45	\$474.07	\$474.07
42	\$512.39	\$512.39	\$549.37	\$549.37	\$490.20	\$490.20	\$525.57	\$525.57	\$482.45	\$482.45
43	\$524.77	\$524.77	\$562.64	\$562.64	\$502.04	\$502.04	\$538.27	\$538.27	\$494.10	\$494.10
44	\$540.23	\$540.23	\$579.22	\$579.22	\$516.83	\$516.83	\$554.13	\$554.13	\$508.66	\$508.66
45	\$558.41	\$558.41	\$598.71	\$598.71	\$534.22	\$534.22	\$572.78	\$572.78	\$525.77	\$525.77
46	\$580.07	\$580.07	\$621.93	\$621.93	\$554.94	\$554.94	\$594.99	\$594.99	\$546.17	\$546.17
47	\$604.43	\$604.43	\$648.05	\$648.05	\$578.25	\$578.25	\$619.98	\$619.98	\$569.10	\$569.10
48	\$632.27	\$632.27	\$677.90	\$677.90	\$604.88	\$604.88	\$648.54	\$648.54	\$595.32	\$595.32
49	\$659.73	\$659.73	\$707.34	\$707.34	\$631.15	\$631.15	\$676.70	\$676.70	\$621.17	\$621.17
50	\$690.66	\$690.66	\$740.51	\$740.51	\$660.75	\$660.75	\$708.43	\$708.43	\$650.30	\$650.30
51	\$721.21	\$721.21	\$773.27	\$773.27	\$689.98	\$689.98	\$739.77	\$739.77	\$679.07	\$679.07
52	\$754.86	\$754.86	\$809.34	\$809.34	\$722.16	\$722.16	\$774.28	\$774.28	\$710.74	\$710.74
53	\$788.89	\$788.89	\$845.82	\$845.82	\$754.72	\$754.72	\$809.19	\$809.19	\$742.78	\$742.78
54	\$825.63	\$825.63	\$885.21	\$885.21	\$789.86	\$789.86	\$846.87	\$846.87	\$777.37	\$777.37
55	\$862.36	\$862.36	\$924.60	\$924.60	\$825.01	\$825.01	\$884.55	\$884.55	\$811.97	\$811.97
56	\$902.19	\$902.19	\$967.31	\$967.31	\$863.12	\$863.12	\$925.41	\$925.41	\$849.47	\$849.47
57	\$942.41	\$942.41	\$1,010.43	\$1,010.43	\$901.59	\$901.59	\$966.66	\$966.66	\$887.34	\$887.34
58	\$985.34	\$985.34	\$1,056.45	\$1,056.45	\$942.66	\$942.66	\$1,010.69	\$1,010.69	\$927.75	\$927.75
59	\$1,006.61	\$1,006.61	\$1,079.26	\$1,079.26	\$963.01	\$963.01	\$1,032.51	\$1,032.51	\$947.78	\$947.78
60	\$1,049.53	\$1,049.53	\$1,125.28	\$1,125.28	\$1,004.07	\$1,004.07	\$1,076.54	\$1,076.54	\$988.19	\$988.19
61	\$1,086.66	\$1,086.66	\$1,165.08	\$1,165.08	\$1,039.59	\$1,039.59	\$1,114.61	\$1,114.61	\$1,023.15	\$1,023.15
62	\$1,111.02	\$1,111.02	\$1,191.20	\$1,191.20	\$1,062.90	\$1,062.90	\$1,139.60	\$1,139.60	\$1,046.09	\$1,046.09
63	\$1,141.57	\$1,141.57	\$1,223.96	\$1,223.96	\$1,092.12	\$1,092.12	\$1,170.94	\$1,170.94	\$1,074.85	\$1,074.85
64+	\$1,160.13	\$1,160.13	\$1,243.86	\$1,243.86	\$1,109.88	\$1,109.88	\$1,189.98	\$1,189.98	\$1,092.33	\$1,092.33

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0020005		79279PA0020007		79279PA0020007		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/HDHP-7	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$2,000		\$2,000		\$1,500	
Coinurance =>	80%		90%		90%		100%	
Copays =>	\$60		\$45		\$45		\$20	
OOP Maximum =>	\$6,900		\$7,900		\$7,900		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$298.65	\$298.65	\$278.40	\$278.40	\$298.50	\$298.50	\$298.42	\$298.42
15	\$325.19	\$325.19	\$303.15	\$303.15	\$325.03	\$325.03	\$324.94	\$324.94
16	\$335.35	\$335.35	\$312.61	\$312.61	\$335.17	\$335.17	\$335.09	\$335.09
17	\$345.50	\$345.50	\$322.07	\$322.07	\$345.32	\$345.32	\$345.23	\$345.23
18	\$356.43	\$356.43	\$332.26	\$332.26	\$356.24	\$356.24	\$356.15	\$356.15
19	\$367.36	\$367.36	\$342.45	\$342.45	\$367.17	\$367.17	\$367.07	\$367.07
20	\$378.68	\$378.68	\$353.00	\$353.00	\$378.48	\$378.48	\$378.39	\$378.39
21	\$390.39	\$390.39	\$363.92	\$363.92	\$390.19	\$390.19	\$390.09	\$390.09
22	\$390.39	\$390.39	\$363.92	\$363.92	\$390.19	\$390.19	\$390.09	\$390.09
23	\$390.39	\$390.39	\$363.92	\$363.92	\$390.19	\$390.19	\$390.09	\$390.09
24	\$390.39	\$390.39	\$363.92	\$363.92	\$390.19	\$390.19	\$390.09	\$390.09
25	\$391.95	\$391.95	\$365.38	\$365.38	\$391.75	\$391.75	\$391.65	\$391.65
26	\$399.76	\$399.76	\$372.65	\$372.65	\$399.55	\$399.55	\$399.45	\$399.45
27	\$409.13	\$409.13	\$381.39	\$381.39	\$408.92	\$408.92	\$408.81	\$408.81
28	\$424.35	\$424.35	\$395.58	\$395.58	\$424.14	\$424.14	\$424.03	\$424.03
29	\$436.85	\$436.85	\$407.23	\$407.23	\$436.62	\$436.62	\$436.51	\$436.51
30	\$443.09	\$443.09	\$413.05	\$413.05	\$442.87	\$442.87	\$442.75	\$442.75
31	\$452.46	\$452.46	\$421.78	\$421.78	\$452.23	\$452.23	\$452.11	\$452.11
32	\$461.83	\$461.83	\$430.52	\$430.52	\$461.59	\$461.59	\$461.48	\$461.48
33	\$467.69	\$467.69	\$435.98	\$435.98	\$467.45	\$467.45	\$467.33	\$467.33
34	\$473.93	\$473.93	\$441.80	\$441.80	\$473.69	\$473.69	\$473.57	\$473.57
35	\$477.06	\$477.06	\$444.71	\$444.71	\$476.81	\$476.81	\$476.69	\$476.69
36	\$480.18	\$480.18	\$447.62	\$447.62	\$479.93	\$479.93	\$479.81	\$479.81
37	\$483.30	\$483.30	\$450.53	\$450.53	\$483.06	\$483.06	\$482.93	\$482.93
38	\$486.43	\$486.43	\$453.44	\$453.44	\$486.18	\$486.18	\$486.05	\$486.05
39	\$492.67	\$492.67	\$459.27	\$459.27	\$492.42	\$492.42	\$492.29	\$492.29
40	\$498.92	\$498.92	\$465.09	\$465.09	\$498.66	\$498.66	\$498.54	\$498.54
41	\$508.29	\$508.29	\$473.82	\$473.82	\$508.03	\$508.03	\$507.90	\$507.90
42	\$517.27	\$517.27	\$482.19	\$482.19	\$517.00	\$517.00	\$516.87	\$516.87
43	\$529.76	\$529.76	\$493.84	\$493.84	\$529.49	\$529.49	\$529.35	\$529.35
44	\$545.37	\$545.37	\$508.40	\$508.40	\$545.10	\$545.10	\$544.96	\$544.96
45	\$563.72	\$563.72	\$525.50	\$525.50	\$563.43	\$563.43	\$563.29	\$563.29
46	\$585.59	\$585.59	\$545.88	\$545.88	\$585.29	\$585.29	\$585.14	\$585.14
47	\$610.18	\$610.18	\$568.81	\$568.81	\$609.87	\$609.87	\$609.71	\$609.71
48	\$638.29	\$638.29	\$595.01	\$595.01	\$637.96	\$637.96	\$637.80	\$637.80
49	\$666.01	\$666.01	\$620.85	\$620.85	\$665.66	\$665.66	\$665.49	\$665.49
50	\$697.24	\$697.24	\$649.96	\$649.96	\$696.88	\$696.88	\$696.70	\$696.70
51	\$728.08	\$728.08	\$678.71	\$678.71	\$727.70	\$727.70	\$727.52	\$727.52
52	\$762.04	\$762.04	\$710.37	\$710.37	\$761.65	\$761.65	\$761.46	\$761.46
53	\$796.40	\$796.40	\$742.40	\$742.40	\$795.99	\$795.99	\$795.78	\$795.78
54	\$833.48	\$833.48	\$776.97	\$776.97	\$833.06	\$833.06	\$832.84	\$832.84
55	\$870.57	\$870.57	\$811.54	\$811.54	\$870.12	\$870.12	\$869.90	\$869.90
56	\$910.78	\$910.78	\$849.03	\$849.03	\$910.31	\$910.31	\$910.08	\$910.08
57	\$951.38	\$951.38	\$886.87	\$886.87	\$950.89	\$950.89	\$950.65	\$950.65
58	\$994.71	\$994.71	\$927.27	\$927.27	\$994.20	\$994.20	\$993.95	\$993.95
59	\$1,016.19	\$1,016.19	\$947.28	\$947.28	\$1,015.66	\$1,015.66	\$1,015.40	\$1,015.40
60	\$1,059.52	\$1,059.52	\$987.68	\$987.68	\$1,058.98	\$1,058.98	\$1,058.70	\$1,058.70
61	\$1,097.00	\$1,097.00	\$1,022.62	\$1,022.62	\$1,096.43	\$1,096.43	\$1,096.15	\$1,096.15
62	\$1,121.59	\$1,121.59	\$1,045.54	\$1,045.54	\$1,121.02	\$1,121.02	\$1,120.73	\$1,120.73
63	\$1,152.43	\$1,152.43	\$1,074.29	\$1,074.29	\$1,151.84	\$1,151.84	\$1,151.55	\$1,151.55
64+	\$1,171.17	\$1,171.17	\$1,091.76	\$1,091.76	\$1,170.57	\$1,170.57	\$1,170.27	\$1,170.27

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0060001		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4250		Health Savings PPO Embedded \$4250	
Form # =>	HCA/HDHP-7		HCA/HDHP-7		HCA/HDHP-7	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C	
Metal =>	Gold		Silver		Silver	
Deductible =>	\$1,500		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		100%		100%	
OOP Maximum =>	\$3,000		\$4,250		\$4,250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$319.95	\$319.95	\$258.29	\$258.29	\$276.93	\$276.93
15	\$348.39	\$348.39	\$281.25	\$281.25	\$301.55	\$301.55
16	\$359.27	\$359.27	\$290.03	\$290.03	\$310.96	\$310.96
17	\$370.14	\$370.14	\$298.81	\$298.81	\$320.37	\$320.37
18	\$381.85	\$381.85	\$308.27	\$308.27	\$330.51	\$330.51
19	\$393.56	\$393.56	\$317.72	\$317.72	\$340.64	\$340.64
20	\$405.69	\$405.69	\$327.51	\$327.51	\$351.14	\$351.14
21	\$418.24	\$418.24	\$337.64	\$337.64	\$362.00	\$362.00
22	\$418.24	\$418.24	\$337.64	\$337.64	\$362.00	\$362.00
23	\$418.24	\$418.24	\$337.64	\$337.64	\$362.00	\$362.00
24	\$418.24	\$418.24	\$337.64	\$337.64	\$362.00	\$362.00
25	\$419.91	\$419.91	\$338.99	\$338.99	\$363.45	\$363.45
26	\$428.28	\$428.28	\$345.74	\$345.74	\$370.69	\$370.69
27	\$438.32	\$438.32	\$353.85	\$353.85	\$379.38	\$379.38
28	\$454.63	\$454.63	\$367.01	\$367.01	\$393.49	\$393.49
29	\$468.01	\$468.01	\$377.82	\$377.82	\$405.08	\$405.08
30	\$474.70	\$474.70	\$383.22	\$383.22	\$410.87	\$410.87
31	\$484.74	\$484.74	\$391.32	\$391.32	\$419.56	\$419.56
32	\$494.78	\$494.78	\$399.43	\$399.43	\$428.25	\$428.25
33	\$501.05	\$501.05	\$404.49	\$404.49	\$433.68	\$433.68
34	\$507.74	\$507.74	\$409.89	\$409.89	\$439.47	\$439.47
35	\$511.09	\$511.09	\$412.60	\$412.60	\$442.36	\$442.36
36	\$514.44	\$514.44	\$415.30	\$415.30	\$445.26	\$445.26
37	\$517.78	\$517.78	\$418.00	\$418.00	\$448.16	\$448.16
38	\$521.13	\$521.13	\$420.70	\$420.70	\$451.05	\$451.05
39	\$527.82	\$527.82	\$426.10	\$426.10	\$456.84	\$456.84
40	\$534.51	\$534.51	\$431.50	\$431.50	\$462.64	\$462.64
41	\$544.55	\$544.55	\$439.61	\$439.61	\$471.32	\$471.32
42	\$554.17	\$554.17	\$447.37	\$447.37	\$479.65	\$479.65
43	\$567.55	\$567.55	\$458.18	\$458.18	\$491.23	\$491.23
44	\$584.28	\$584.28	\$471.68	\$471.68	\$505.71	\$505.71
45	\$603.94	\$603.94	\$487.55	\$487.55	\$522.73	\$522.73
46	\$627.36	\$627.36	\$506.46	\$506.46	\$543.00	\$543.00
47	\$653.71	\$653.71	\$527.73	\$527.73	\$565.81	\$565.81
48	\$683.82	\$683.82	\$552.04	\$552.04	\$591.87	\$591.87
49	\$713.52	\$713.52	\$576.01	\$576.01	\$617.57	\$617.57
50	\$746.98	\$746.98	\$603.03	\$603.03	\$646.53	\$646.53
51	\$780.02	\$780.02	\$629.70	\$629.70	\$675.13	\$675.13
52	\$816.40	\$816.40	\$659.07	\$659.07	\$706.62	\$706.62
53	\$853.21	\$853.21	\$688.79	\$688.79	\$738.48	\$738.48
54	\$892.94	\$892.94	\$720.86	\$720.86	\$772.87	\$772.87
55	\$932.68	\$932.68	\$752.94	\$752.94	\$807.26	\$807.26
56	\$975.75	\$975.75	\$787.71	\$787.71	\$844.55	\$844.55
57	\$1,019.25	\$1,019.25	\$822.83	\$822.83	\$882.19	\$882.19
58	\$1,065.68	\$1,065.68	\$860.31	\$860.31	\$922.38	\$922.38
59	\$1,088.68	\$1,088.68	\$878.88	\$878.88	\$942.29	\$942.29
60	\$1,135.10	\$1,135.10	\$916.35	\$916.35	\$982.47	\$982.47
61	\$1,175.25	\$1,175.25	\$948.77	\$948.77	\$1,017.22	\$1,017.22
62	\$1,201.60	\$1,201.60	\$970.04	\$970.04	\$1,040.03	\$1,040.03
63	\$1,234.64	\$1,234.64	\$996.71	\$996.71	\$1,068.62	\$1,068.62
64+	\$1,254.72	\$1,254.72	\$1,012.92	\$1,012.92	\$1,086.00	\$1,086.00

Company Name: **Highmark Coverage Advantage (HCA)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **April 1, 2021**

Ending date of Rates: **June 30, 2021**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$20		\$20		\$45		\$45		\$30	
OOP Maximum =>	\$4,000		\$4,000		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$368.36	\$368.36	\$394.94	\$394.94	\$336.04	\$336.04	\$360.29	\$360.29	\$326.42	\$326.42
15	\$401.11	\$401.11	\$430.04	\$430.04	\$365.91	\$365.91	\$392.32	\$392.32	\$355.43	\$355.43
16	\$413.63	\$413.63	\$443.47	\$443.47	\$377.33	\$377.33	\$404.56	\$404.56	\$366.53	\$366.53
17	\$426.15	\$426.15	\$456.89	\$456.89	\$388.75	\$388.75	\$416.81	\$416.81	\$377.62	\$377.62
18	\$439.63	\$439.63	\$471.35	\$471.35	\$401.05	\$401.05	\$430.00	\$430.00	\$389.57	\$389.57
19	\$453.11	\$453.11	\$485.80	\$485.80	\$413.35	\$413.35	\$443.18	\$443.18	\$401.52	\$401.52
20	\$467.07	\$467.07	\$500.77	\$500.77	\$426.09	\$426.09	\$456.84	\$456.84	\$413.89	\$413.89
21	\$481.52	\$481.52	\$516.26	\$516.26	\$439.27	\$439.27	\$470.97	\$470.97	\$426.69	\$426.69
22	\$481.52	\$481.52	\$516.26	\$516.26	\$439.27	\$439.27	\$470.97	\$470.97	\$426.69	\$426.69
23	\$481.52	\$481.52	\$516.26	\$516.26	\$439.27	\$439.27	\$470.97	\$470.97	\$426.69	\$426.69
24	\$481.52	\$481.52	\$516.26	\$516.26	\$439.27	\$439.27	\$470.97	\$470.97	\$426.69	\$426.69
25	\$483.45	\$483.45	\$518.33	\$518.33	\$441.03	\$441.03	\$472.85	\$472.85	\$428.40	\$428.40
26	\$493.08	\$493.08	\$528.65	\$528.65	\$449.81	\$449.81	\$482.27	\$482.27	\$436.93	\$436.93
27	\$504.63	\$504.63	\$541.04	\$541.04	\$460.35	\$460.35	\$493.58	\$493.58	\$447.17	\$447.17
28	\$523.41	\$523.41	\$561.17	\$561.17	\$477.49	\$477.49	\$511.94	\$511.94	\$463.81	\$463.81
29	\$538.82	\$538.82	\$577.69	\$577.69	\$491.54	\$491.54	\$527.02	\$527.02	\$477.47	\$477.47
30	\$546.53	\$546.53	\$585.96	\$585.96	\$498.57	\$498.57	\$534.55	\$534.55	\$484.29	\$484.29
31	\$558.08	\$558.08	\$598.35	\$598.35	\$509.11	\$509.11	\$545.85	\$545.85	\$494.53	\$494.53
32	\$569.64	\$569.64	\$610.74	\$610.74	\$519.66	\$519.66	\$557.16	\$557.16	\$504.77	\$504.77
33	\$576.86	\$576.86	\$618.48	\$618.48	\$526.25	\$526.25	\$564.22	\$564.22	\$511.17	\$511.17
34	\$584.57	\$584.57	\$626.74	\$626.74	\$533.27	\$533.27	\$571.76	\$571.76	\$518.00	\$518.00
35	\$588.42	\$588.42	\$630.87	\$630.87	\$536.79	\$536.79	\$575.53	\$575.53	\$521.42	\$521.42
36	\$592.27	\$592.27	\$635.00	\$635.00	\$540.30	\$540.30	\$579.29	\$579.29	\$524.83	\$524.83
37	\$596.12	\$596.12	\$639.13	\$639.13	\$543.82	\$543.82	\$583.06	\$583.06	\$528.24	\$528.24
38	\$599.97	\$599.97	\$643.26	\$643.26	\$547.33	\$547.33	\$586.83	\$586.83	\$531.66	\$531.66
39	\$607.68	\$607.68	\$651.52	\$651.52	\$554.36	\$554.36	\$594.36	\$594.36	\$538.48	\$538.48
40	\$615.38	\$615.38	\$659.78	\$659.78	\$561.39	\$561.39	\$601.90	\$601.90	\$545.31	\$545.31
41	\$626.94	\$626.94	\$672.17	\$672.17	\$571.93	\$571.93	\$613.20	\$613.20	\$555.55	\$555.55
42	\$638.01	\$638.01	\$684.04	\$684.04	\$582.03	\$582.03	\$624.04	\$624.04	\$565.36	\$565.36
43	\$653.42	\$653.42	\$700.56	\$700.56	\$596.09	\$596.09	\$639.11	\$639.11	\$579.02	\$579.02
44	\$672.68	\$672.68	\$721.22	\$721.22	\$613.66	\$613.66	\$657.95	\$657.95	\$596.09	\$596.09
45	\$695.31	\$695.31	\$745.48	\$745.48	\$634.31	\$634.31	\$680.08	\$680.08	\$616.14	\$616.14
46	\$722.28	\$722.28	\$774.39	\$774.39	\$658.91	\$658.91	\$706.46	\$706.46	\$640.04	\$640.04
47	\$752.62	\$752.62	\$806.91	\$806.91	\$686.58	\$686.58	\$736.13	\$736.13	\$666.92	\$666.92
48	\$787.29	\$787.29	\$844.09	\$844.09	\$718.21	\$718.21	\$770.04	\$770.04	\$697.64	\$697.64
49	\$821.47	\$821.47	\$880.74	\$880.74	\$749.39	\$749.39	\$803.47	\$803.47	\$727.93	\$727.93
50	\$859.99	\$859.99	\$922.04	\$922.04	\$784.54	\$784.54	\$841.15	\$841.15	\$762.07	\$762.07
51	\$898.03	\$898.03	\$962.82	\$962.82	\$819.24	\$819.24	\$878.36	\$878.36	\$795.78	\$795.78
52	\$939.93	\$939.93	\$1,007.74	\$1,007.74	\$857.46	\$857.46	\$919.33	\$919.33	\$832.90	\$832.90
53	\$982.30	\$982.30	\$1,053.17	\$1,053.17	\$896.11	\$896.11	\$960.78	\$960.78	\$870.45	\$870.45
54	\$1,028.05	\$1,028.05	\$1,102.22	\$1,102.22	\$937.84	\$937.84	\$1,005.52	\$1,005.52	\$910.98	\$910.98
55	\$1,073.79	\$1,073.79	\$1,151.26	\$1,151.26	\$979.57	\$979.57	\$1,050.26	\$1,050.26	\$951.52	\$951.52
56	\$1,123.39	\$1,123.39	\$1,204.43	\$1,204.43	\$1,024.82	\$1,024.82	\$1,098.77	\$1,098.77	\$995.47	\$995.47
57	\$1,173.46	\$1,173.46	\$1,258.13	\$1,258.13	\$1,070.50	\$1,070.50	\$1,147.75	\$1,147.75	\$1,039.84	\$1,039.84
58	\$1,226.91	\$1,226.91	\$1,315.43	\$1,315.43	\$1,119.26	\$1,119.26	\$1,200.03	\$1,200.03	\$1,087.21	\$1,087.21
59	\$1,253.40	\$1,253.40	\$1,343.82	\$1,343.82	\$1,143.42	\$1,143.42	\$1,225.93	\$1,225.93	\$1,110.67	\$1,110.67
60	\$1,306.85	\$1,306.85	\$1,401.13	\$1,401.13	\$1,192.18	\$1,192.18	\$1,278.21	\$1,278.21	\$1,158.04	\$1,158.04
61	\$1,353.07	\$1,353.07	\$1,450.69	\$1,450.69	\$1,234.35	\$1,234.35	\$1,323.43	\$1,323.43	\$1,199.00	\$1,199.00
62	\$1,383.41	\$1,383.41	\$1,483.21	\$1,483.21	\$1,262.02	\$1,262.02	\$1,353.10	\$1,353.10	\$1,225.88	\$1,225.88
63	\$1,421.45	\$1,421.45	\$1,524.00	\$1,524.00	\$1,296.73	\$1,296.73	\$1,390.30	\$1,390.30	\$1,259.59	\$1,259.59
64+	\$1,444.56	\$1,444.56	\$1,548.78	\$1,548.78	\$1,317.81	\$1,317.81	\$1,412.91	\$1,412.91	\$1,280.07	\$1,280.07

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010005		79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$30		\$30		\$30		\$30		\$30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$349.97	\$349.97	\$315.85	\$315.85	\$338.64	\$338.64	\$297.77	\$297.77	\$319.26	\$319.26
15	\$381.08	\$381.08	\$343.92	\$343.92	\$368.74	\$368.74	\$324.24	\$324.24	\$347.64	\$347.64
16	\$392.98	\$392.98	\$354.66	\$354.66	\$380.25	\$380.25	\$334.36	\$334.36	\$358.49	\$358.49
17	\$404.87	\$404.87	\$365.39	\$365.39	\$391.76	\$391.76	\$344.48	\$344.48	\$369.34	\$369.34
18	\$417.68	\$417.68	\$376.95	\$376.95	\$404.16	\$404.16	\$355.38	\$355.38	\$381.02	\$381.02
19	\$430.49	\$430.49	\$388.51	\$388.51	\$416.55	\$416.55	\$366.27	\$366.27	\$392.71	\$392.71
20	\$443.76	\$443.76	\$400.48	\$400.48	\$429.39	\$429.39	\$377.56	\$377.56	\$404.81	\$404.81
21	\$457.48	\$457.48	\$412.87	\$412.87	\$442.67	\$442.67	\$389.24	\$389.24	\$417.33	\$417.33
22	\$457.48	\$457.48	\$412.87	\$412.87	\$442.67	\$442.67	\$389.24	\$389.24	\$417.33	\$417.33
23	\$457.48	\$457.48	\$412.87	\$412.87	\$442.67	\$442.67	\$389.24	\$389.24	\$417.33	\$417.33
24	\$457.48	\$457.48	\$412.87	\$412.87	\$442.67	\$442.67	\$389.24	\$389.24	\$417.33	\$417.33
25	\$459.31	\$459.31	\$414.52	\$414.52	\$444.44	\$444.44	\$390.80	\$390.80	\$419.00	\$419.00
26	\$468.46	\$468.46	\$422.78	\$422.78	\$453.29	\$453.29	\$398.58	\$398.58	\$427.35	\$427.35
27	\$479.44	\$479.44	\$432.69	\$432.69	\$463.92	\$463.92	\$407.92	\$407.92	\$437.36	\$437.36
28	\$497.28	\$497.28	\$448.79	\$448.79	\$481.18	\$481.18	\$423.10	\$423.10	\$453.64	\$453.64
29	\$511.92	\$511.92	\$462.00	\$462.00	\$495.35	\$495.35	\$435.56	\$435.56	\$466.99	\$466.99
30	\$519.24	\$519.24	\$468.61	\$468.61	\$502.43	\$502.43	\$441.79	\$441.79	\$473.67	\$473.67
31	\$530.22	\$530.22	\$478.52	\$478.52	\$513.05	\$513.05	\$451.13	\$451.13	\$483.69	\$483.69
32	\$541.20	\$541.20	\$488.43	\$488.43	\$523.68	\$523.68	\$460.47	\$460.47	\$493.70	\$493.70
33	\$548.06	\$548.06	\$494.62	\$494.62	\$530.32	\$530.32	\$466.31	\$466.31	\$499.96	\$499.96
34	\$555.38	\$555.38	\$501.22	\$501.22	\$537.40	\$537.40	\$472.54	\$472.54	\$506.64	\$506.64
35	\$559.04	\$559.04	\$504.53	\$504.53	\$540.94	\$540.94	\$475.65	\$475.65	\$509.98	\$509.98
36	\$562.70	\$562.70	\$507.83	\$507.83	\$544.48	\$544.48	\$478.77	\$478.77	\$513.32	\$513.32
37	\$566.36	\$566.36	\$511.13	\$511.13	\$548.03	\$548.03	\$481.88	\$481.88	\$516.65	\$516.65
38	\$570.02	\$570.02	\$514.44	\$514.44	\$551.57	\$551.57	\$484.99	\$484.99	\$519.99	\$519.99
39	\$577.34	\$577.34	\$521.04	\$521.04	\$558.65	\$558.65	\$491.22	\$491.22	\$526.67	\$526.67
40	\$584.66	\$584.66	\$527.65	\$527.65	\$565.73	\$565.73	\$497.45	\$497.45	\$533.35	\$533.35
41	\$595.64	\$595.64	\$537.56	\$537.56	\$576.36	\$576.36	\$506.79	\$506.79	\$543.36	\$543.36
42	\$606.16	\$606.16	\$547.05	\$547.05	\$586.54	\$586.54	\$515.74	\$515.74	\$552.96	\$552.96
43	\$620.80	\$620.80	\$560.26	\$560.26	\$600.70	\$600.70	\$528.20	\$528.20	\$566.32	\$566.32
44	\$639.10	\$639.10	\$576.78	\$576.78	\$618.41	\$618.41	\$543.77	\$543.77	\$583.01	\$583.01
45	\$660.60	\$660.60	\$596.18	\$596.18	\$639.22	\$639.22	\$562.06	\$562.06	\$602.62	\$602.62
46	\$686.22	\$686.22	\$619.31	\$619.31	\$664.01	\$664.01	\$583.86	\$583.86	\$626.00	\$626.00
47	\$715.04	\$715.04	\$645.32	\$645.32	\$691.89	\$691.89	\$608.38	\$608.38	\$652.29	\$652.29
48	\$747.98	\$747.98	\$675.04	\$675.04	\$723.77	\$723.77	\$636.41	\$636.41	\$682.33	\$682.33
49	\$780.46	\$780.46	\$704.36	\$704.36	\$755.20	\$755.20	\$664.04	\$664.04	\$711.96	\$711.96
50	\$817.06	\$817.06	\$737.39	\$737.39	\$790.61	\$790.61	\$695.18	\$695.18	\$745.35	\$745.35
51	\$853.20	\$853.20	\$770.00	\$770.00	\$825.58	\$825.58	\$725.93	\$725.93	\$778.32	\$778.32
52	\$893.00	\$893.00	\$805.92	\$805.92	\$864.09	\$864.09	\$759.80	\$759.80	\$814.63	\$814.63
53	\$933.26	\$933.26	\$842.25	\$842.25	\$903.05	\$903.05	\$794.05	\$794.05	\$851.35	\$851.35
54	\$976.72	\$976.72	\$881.48	\$881.48	\$945.10	\$945.10	\$831.03	\$831.03	\$891.00	\$891.00
55	\$1,020.18	\$1,020.18	\$920.70	\$920.70	\$987.15	\$987.15	\$868.01	\$868.01	\$930.65	\$930.65
56	\$1,067.30	\$1,067.30	\$963.23	\$963.23	\$1,032.75	\$1,032.75	\$908.10	\$908.10	\$973.63	\$973.63
57	\$1,114.88	\$1,114.88	\$1,006.16	\$1,006.16	\$1,078.79	\$1,078.79	\$948.58	\$948.58	\$1,017.03	\$1,017.03
58	\$1,165.66	\$1,165.66	\$1,051.99	\$1,051.99	\$1,127.92	\$1,127.92	\$991.78	\$991.78	\$1,063.36	\$1,063.36
59	\$1,190.82	\$1,190.82	\$1,074.70	\$1,074.70	\$1,152.27	\$1,152.27	\$1,013.19	\$1,013.19	\$1,086.31	\$1,086.31
60	\$1,241.60	\$1,241.60	\$1,120.53	\$1,120.53	\$1,201.41	\$1,201.41	\$1,056.40	\$1,056.40	\$1,132.63	\$1,132.63
61	\$1,285.52	\$1,285.52	\$1,160.16	\$1,160.16	\$1,243.90	\$1,243.90	\$1,093.76	\$1,093.76	\$1,172.70	\$1,172.70
62	\$1,314.34	\$1,314.34	\$1,186.18	\$1,186.18	\$1,271.79	\$1,271.79	\$1,118.29	\$1,118.29	\$1,198.99	\$1,198.99
63	\$1,350.48	\$1,350.48	\$1,218.79	\$1,218.79	\$1,306.76	\$1,306.76	\$1,149.04	\$1,149.04	\$1,231.96	\$1,231.96
64+	\$1,372.44	\$1,372.44	\$1,238.61	\$1,238.61	\$1,328.01	\$1,328.01	\$1,167.72	\$1,167.72	\$1,251.99	\$1,251.99

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010015		79279PA0010015		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$1,400		\$2,500		\$2,500		\$1,000	
Coinsurance =>	100%		100%		100%		100%		80%	
Copays =>	\$45		\$45		\$45		\$45		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$302.70	\$302.70	\$324.54	\$324.54	\$289.58	\$289.58	\$310.48	\$310.48	\$285.00	\$285.00
15	\$329.60	\$329.60	\$353.38	\$353.38	\$315.32	\$315.32	\$338.07	\$338.07	\$310.33	\$310.33
16	\$339.89	\$339.89	\$364.41	\$364.41	\$325.17	\$325.17	\$348.63	\$348.63	\$320.02	\$320.02
17	\$350.18	\$350.18	\$375.44	\$375.44	\$335.01	\$335.01	\$359.18	\$359.18	\$329.71	\$329.71
18	\$361.26	\$361.26	\$387.32	\$387.32	\$345.61	\$345.61	\$370.54	\$370.54	\$340.14	\$340.14
19	\$372.33	\$372.33	\$399.20	\$399.20	\$356.21	\$356.21	\$381.90	\$381.90	\$350.57	\$350.57
20	\$383.81	\$383.81	\$411.50	\$411.50	\$367.18	\$367.18	\$393.67	\$393.67	\$361.37	\$361.37
21	\$395.68	\$395.68	\$424.23	\$424.23	\$378.54	\$378.54	\$405.85	\$405.85	\$372.55	\$372.55
22	\$395.68	\$395.68	\$424.23	\$424.23	\$378.54	\$378.54	\$405.85	\$405.85	\$372.55	\$372.55
23	\$395.68	\$395.68	\$424.23	\$424.23	\$378.54	\$378.54	\$405.85	\$405.85	\$372.55	\$372.55
24	\$395.68	\$395.68	\$424.23	\$424.23	\$378.54	\$378.54	\$405.85	\$405.85	\$372.55	\$372.55
25	\$397.26	\$397.26	\$425.93	\$425.93	\$380.05	\$380.05	\$407.47	\$407.47	\$374.04	\$374.04
26	\$405.18	\$405.18	\$434.41	\$434.41	\$387.62	\$387.62	\$415.59	\$415.59	\$381.49	\$381.49
27	\$414.67	\$414.67	\$444.59	\$444.59	\$396.71	\$396.71	\$425.33	\$425.33	\$390.43	\$390.43
28	\$430.10	\$430.10	\$461.14	\$461.14	\$411.47	\$411.47	\$441.16	\$441.16	\$404.96	\$404.96
29	\$442.77	\$442.77	\$474.71	\$474.71	\$423.59	\$423.59	\$454.15	\$454.15	\$416.88	\$416.88
30	\$449.10	\$449.10	\$481.50	\$481.50	\$429.64	\$429.64	\$460.64	\$460.64	\$422.84	\$422.84
31	\$458.59	\$458.59	\$491.68	\$491.68	\$438.73	\$438.73	\$470.38	\$470.38	\$431.79	\$431.79
32	\$468.09	\$468.09	\$501.86	\$501.86	\$447.81	\$447.81	\$480.12	\$480.12	\$440.73	\$440.73
33	\$474.02	\$474.02	\$508.23	\$508.23	\$453.49	\$453.49	\$486.21	\$486.21	\$446.31	\$446.31
34	\$480.36	\$480.36	\$515.02	\$515.02	\$459.55	\$459.55	\$492.70	\$492.70	\$452.28	\$452.28
35	\$483.52	\$483.52	\$518.41	\$518.41	\$462.58	\$462.58	\$495.95	\$495.95	\$455.26	\$455.26
36	\$486.69	\$486.69	\$521.80	\$521.80	\$465.60	\$465.60	\$499.20	\$499.20	\$458.24	\$458.24
37	\$489.85	\$489.85	\$525.20	\$525.20	\$468.63	\$468.63	\$502.44	\$502.44	\$461.22	\$461.22
38	\$493.02	\$493.02	\$528.59	\$528.59	\$471.66	\$471.66	\$505.69	\$505.69	\$464.20	\$464.20
39	\$499.35	\$499.35	\$535.38	\$535.38	\$477.72	\$477.72	\$512.18	\$512.18	\$470.16	\$470.16
40	\$505.68	\$505.68	\$542.17	\$542.17	\$483.77	\$483.77	\$518.68	\$518.68	\$476.12	\$476.12
41	\$515.18	\$515.18	\$552.35	\$552.35	\$492.86	\$492.86	\$528.42	\$528.42	\$485.06	\$485.06
42	\$524.28	\$524.28	\$562.10	\$562.10	\$501.57	\$501.57	\$537.75	\$537.75	\$493.63	\$493.63
43	\$536.94	\$536.94	\$575.68	\$575.68	\$513.68	\$513.68	\$550.74	\$550.74	\$505.55	\$505.55
44	\$552.76	\$552.76	\$592.65	\$592.65	\$528.82	\$528.82	\$566.97	\$566.97	\$520.45	\$520.45
45	\$571.36	\$571.36	\$612.59	\$612.59	\$546.61	\$546.61	\$586.05	\$586.05	\$537.96	\$537.96
46	\$593.52	\$593.52	\$636.35	\$636.35	\$567.81	\$567.81	\$608.78	\$608.78	\$558.83	\$558.83
47	\$618.45	\$618.45	\$663.07	\$663.07	\$591.66	\$591.66	\$634.34	\$634.34	\$582.30	\$582.30
48	\$646.94	\$646.94	\$693.62	\$693.62	\$618.91	\$618.91	\$663.56	\$663.56	\$609.12	\$609.12
49	\$675.03	\$675.03	\$723.74	\$723.74	\$645.79	\$645.79	\$692.38	\$692.38	\$635.57	\$635.57
50	\$706.68	\$706.68	\$757.67	\$757.67	\$676.07	\$676.07	\$724.85	\$724.85	\$665.37	\$665.37
51	\$737.94	\$737.94	\$791.19	\$791.19	\$705.98	\$705.98	\$756.91	\$756.91	\$694.81	\$694.81
52	\$772.37	\$772.37	\$828.10	\$828.10	\$738.91	\$738.91	\$792.22	\$792.22	\$727.22	\$727.22
53	\$807.19	\$807.19	\$865.43	\$865.43	\$772.22	\$772.22	\$827.93	\$827.93	\$760.00	\$760.00
54	\$844.78	\$844.78	\$905.73	\$905.73	\$808.18	\$808.18	\$866.49	\$866.49	\$795.39	\$795.39
55	\$882.37	\$882.37	\$946.03	\$946.03	\$844.14	\$844.14	\$905.05	\$905.05	\$830.79	\$830.79
56	\$923.12	\$923.12	\$989.73	\$989.73	\$883.13	\$883.13	\$946.85	\$946.85	\$869.16	\$869.16
57	\$964.27	\$964.27	\$1,033.85	\$1,033.85	\$922.50	\$922.50	\$989.06	\$989.06	\$907.90	\$907.90
58	\$1,008.19	\$1,008.19	\$1,080.94	\$1,080.94	\$964.52	\$964.52	\$1,034.11	\$1,034.11	\$949.26	\$949.26
59	\$1,029.96	\$1,029.96	\$1,104.27	\$1,104.27	\$985.34	\$985.34	\$1,056.43	\$1,056.43	\$969.75	\$969.75
60	\$1,073.88	\$1,073.88	\$1,151.36	\$1,151.36	\$1,027.36	\$1,027.36	\$1,101.48	\$1,101.48	\$1,011.10	\$1,011.10
61	\$1,111.86	\$1,111.86	\$1,192.09	\$1,192.09	\$1,063.70	\$1,063.70	\$1,140.44	\$1,140.44	\$1,046.87	\$1,046.87
62	\$1,136.79	\$1,136.79	\$1,218.81	\$1,218.81	\$1,087.55	\$1,087.55	\$1,166.01	\$1,166.01	\$1,070.34	\$1,070.34
63	\$1,168.05	\$1,168.05	\$1,252.33	\$1,252.33	\$1,117.45	\$1,117.45	\$1,198.07	\$1,198.07	\$1,099.77	\$1,099.77
64+	\$1,187.04	\$1,187.04	\$1,272.69	\$1,272.69	\$1,135.62	\$1,135.62	\$1,217.55	\$1,217.55	\$1,117.65	\$1,117.65

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0020005		79279PA0020007		79279PA0020007		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/HDHP-7	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$2,000		\$2,000		\$1,500	
Coinurance =>	80%		90%		90%		100%	
Copays =>	\$60		\$45		\$45		\$20	
OOP Maximum =>	\$6,900		\$7,900		\$7,900		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$305.57	\$305.57	\$284.86	\$284.86	\$305.41	\$305.41	\$305.33	\$305.33
15	\$332.73	\$332.73	\$310.18	\$310.18	\$332.56	\$332.56	\$332.48	\$332.48
16	\$343.12	\$343.12	\$319.86	\$319.86	\$342.94	\$342.94	\$342.85	\$342.85
17	\$353.50	\$353.50	\$329.54	\$329.54	\$353.32	\$353.32	\$353.23	\$353.23
18	\$364.69	\$364.69	\$339.96	\$339.96	\$364.50	\$364.50	\$364.41	\$364.41
19	\$375.87	\$375.87	\$350.39	\$350.39	\$375.68	\$375.68	\$375.58	\$375.58
20	\$387.46	\$387.46	\$361.19	\$361.19	\$387.25	\$387.25	\$387.16	\$387.16
21	\$399.44	\$399.44	\$372.36	\$372.36	\$399.23	\$399.23	\$399.13	\$399.13
22	\$399.44	\$399.44	\$372.36	\$372.36	\$399.23	\$399.23	\$399.13	\$399.13
23	\$399.44	\$399.44	\$372.36	\$372.36	\$399.23	\$399.23	\$399.13	\$399.13
24	\$399.44	\$399.44	\$372.36	\$372.36	\$399.23	\$399.23	\$399.13	\$399.13
25	\$401.04	\$401.04	\$373.85	\$373.85	\$400.83	\$400.83	\$400.73	\$400.73
26	\$409.03	\$409.03	\$381.30	\$381.30	\$408.81	\$408.81	\$408.71	\$408.71
27	\$418.61	\$418.61	\$390.23	\$390.23	\$418.39	\$418.39	\$418.29	\$418.29
28	\$434.19	\$434.19	\$404.76	\$404.76	\$433.96	\$433.96	\$433.85	\$433.85
29	\$446.97	\$446.97	\$416.67	\$416.67	\$446.74	\$446.74	\$446.63	\$446.63
30	\$453.36	\$453.36	\$422.63	\$422.63	\$453.13	\$453.13	\$453.01	\$453.01
31	\$462.95	\$462.95	\$431.57	\$431.57	\$462.71	\$462.71	\$462.59	\$462.59
32	\$472.54	\$472.54	\$440.50	\$440.50	\$472.29	\$472.29	\$472.17	\$472.17
33	\$478.53	\$478.53	\$446.09	\$446.09	\$478.28	\$478.28	\$478.16	\$478.16
34	\$484.92	\$484.92	\$452.05	\$452.05	\$484.67	\$484.67	\$484.54	\$484.54
35	\$488.12	\$488.12	\$455.02	\$455.02	\$487.86	\$487.86	\$487.74	\$487.74
36	\$491.31	\$491.31	\$458.00	\$458.00	\$491.05	\$491.05	\$490.93	\$490.93
37	\$494.51	\$494.51	\$460.98	\$460.98	\$494.25	\$494.25	\$494.12	\$494.12
38	\$497.70	\$497.70	\$463.96	\$463.96	\$497.44	\$497.44	\$497.32	\$497.32
39	\$504.09	\$504.09	\$469.92	\$469.92	\$503.83	\$503.83	\$503.70	\$503.70
40	\$510.48	\$510.48	\$475.88	\$475.88	\$510.22	\$510.22	\$510.09	\$510.09
41	\$520.07	\$520.07	\$484.81	\$484.81	\$519.80	\$519.80	\$519.67	\$519.67
42	\$529.26	\$529.26	\$493.38	\$493.38	\$528.98	\$528.98	\$528.85	\$528.85
43	\$542.04	\$542.04	\$505.29	\$505.29	\$541.76	\$541.76	\$541.62	\$541.62
44	\$558.02	\$558.02	\$520.19	\$520.19	\$557.72	\$557.72	\$557.58	\$557.58
45	\$576.79	\$576.79	\$537.69	\$537.69	\$576.49	\$576.49	\$576.34	\$576.34
46	\$599.16	\$599.16	\$558.54	\$558.54	\$598.85	\$598.85	\$598.70	\$598.70
47	\$624.32	\$624.32	\$582.00	\$582.00	\$624.00	\$624.00	\$623.84	\$623.84
48	\$653.08	\$653.08	\$608.81	\$608.81	\$652.74	\$652.74	\$652.58	\$652.58
49	\$681.44	\$681.44	\$635.25	\$635.25	\$681.09	\$681.09	\$680.92	\$680.92
50	\$713.40	\$713.40	\$665.03	\$665.03	\$713.02	\$713.02	\$712.85	\$712.85
51	\$744.96	\$744.96	\$694.45	\$694.45	\$744.56	\$744.56	\$744.38	\$744.38
52	\$779.71	\$779.71	\$726.85	\$726.85	\$779.30	\$779.30	\$779.10	\$779.10
53	\$814.86	\$814.86	\$759.61	\$759.61	\$814.43	\$814.43	\$814.23	\$814.23
54	\$852.80	\$852.80	\$794.99	\$794.99	\$852.36	\$852.36	\$852.14	\$852.14
55	\$890.75	\$890.75	\$830.36	\$830.36	\$890.28	\$890.28	\$890.06	\$890.06
56	\$931.89	\$931.89	\$868.72	\$868.72	\$931.40	\$931.40	\$931.17	\$931.17
57	\$973.44	\$973.44	\$907.44	\$907.44	\$972.92	\$972.92	\$972.68	\$972.68
58	\$1,017.77	\$1,017.77	\$948.77	\$948.77	\$1,017.24	\$1,017.24	\$1,016.98	\$1,016.98
59	\$1,039.74	\$1,039.74	\$969.25	\$969.25	\$1,039.20	\$1,039.20	\$1,038.94	\$1,038.94
60	\$1,084.08	\$1,084.08	\$1,010.59	\$1,010.59	\$1,083.51	\$1,083.51	\$1,083.24	\$1,083.24
61	\$1,122.43	\$1,122.43	\$1,046.33	\$1,046.33	\$1,121.84	\$1,121.84	\$1,121.56	\$1,121.56
62	\$1,147.59	\$1,147.59	\$1,069.79	\$1,069.79	\$1,146.99	\$1,146.99	\$1,146.70	\$1,146.70
63	\$1,179.15	\$1,179.15	\$1,099.21	\$1,099.21	\$1,178.53	\$1,178.53	\$1,178.23	\$1,178.23
64+	\$1,198.32	\$1,198.32	\$1,117.08	\$1,117.08	\$1,197.69	\$1,197.69	\$1,197.39	\$1,197.39

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0060001		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4250		Health Savings PPO Embedded \$4250	
Form # =>	HCA/HDHP-7		HCA/HDHP-7		HCA/HDHP-7	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C	
Metal =>	Gold		Silver		Silver	
Deductible =>	\$1,500		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		100%		100%	
OOP Maximum =>	\$3,000		\$4,250		\$4,250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$327.37	\$327.37	\$264.28	\$264.28	\$283.35	\$283.35
15	\$356.47	\$356.47	\$287.77	\$287.77	\$308.53	\$308.53
16	\$367.60	\$367.60	\$296.75	\$296.75	\$318.17	\$318.17
17	\$378.73	\$378.73	\$305.73	\$305.73	\$327.80	\$327.80
18	\$390.71	\$390.71	\$315.40	\$315.40	\$338.17	\$338.17
19	\$402.69	\$402.69	\$325.08	\$325.08	\$348.54	\$348.54
20	\$415.10	\$415.10	\$335.10	\$335.10	\$359.28	\$359.28
21	\$427.94	\$427.94	\$345.46	\$345.46	\$370.39	\$370.39
22	\$427.94	\$427.94	\$345.46	\$345.46	\$370.39	\$370.39
23	\$427.94	\$427.94	\$345.46	\$345.46	\$370.39	\$370.39
24	\$427.94	\$427.94	\$345.46	\$345.46	\$370.39	\$370.39
25	\$429.65	\$429.65	\$346.84	\$346.84	\$371.87	\$371.87
26	\$438.21	\$438.21	\$353.75	\$353.75	\$379.28	\$379.28
27	\$448.48	\$448.48	\$362.04	\$362.04	\$388.17	\$388.17
28	\$465.17	\$465.17	\$375.52	\$375.52	\$402.61	\$402.61
29	\$478.86	\$478.86	\$386.57	\$386.57	\$414.47	\$414.47
30	\$485.71	\$485.71	\$392.10	\$392.10	\$420.39	\$420.39
31	\$495.98	\$495.98	\$400.39	\$400.39	\$429.28	\$429.28
32	\$506.25	\$506.25	\$408.68	\$408.68	\$438.17	\$438.17
33	\$512.67	\$512.67	\$413.86	\$413.86	\$443.73	\$443.73
34	\$519.52	\$519.52	\$419.39	\$419.39	\$449.65	\$449.65
35	\$522.94	\$522.94	\$422.15	\$422.15	\$452.62	\$452.62
36	\$526.37	\$526.37	\$424.92	\$424.92	\$455.58	\$455.58
37	\$529.79	\$529.79	\$427.68	\$427.68	\$458.54	\$458.54
38	\$533.21	\$533.21	\$430.44	\$430.44	\$461.51	\$461.51
39	\$540.06	\$540.06	\$435.97	\$435.97	\$467.43	\$467.43
40	\$546.91	\$546.91	\$441.50	\$441.50	\$473.36	\$473.36
41	\$557.18	\$557.18	\$449.79	\$449.79	\$482.25	\$482.25
42	\$567.02	\$567.02	\$457.73	\$457.73	\$490.77	\$490.77
43	\$580.71	\$580.71	\$468.79	\$468.79	\$502.62	\$502.62
44	\$597.83	\$597.83	\$482.61	\$482.61	\$517.43	\$517.43
45	\$617.95	\$617.95	\$498.84	\$498.84	\$534.84	\$534.84
46	\$641.91	\$641.91	\$518.19	\$518.19	\$555.59	\$555.59
47	\$668.87	\$668.87	\$539.95	\$539.95	\$578.92	\$578.92
48	\$699.68	\$699.68	\$564.83	\$564.83	\$605.59	\$605.59
49	\$730.07	\$730.07	\$589.35	\$589.35	\$631.89	\$631.89
50	\$764.30	\$764.30	\$616.99	\$616.99	\$661.52	\$661.52
51	\$798.11	\$798.11	\$644.28	\$644.28	\$690.78	\$690.78
52	\$835.34	\$835.34	\$674.34	\$674.34	\$723.00	\$723.00
53	\$873.00	\$873.00	\$704.74	\$704.74	\$755.60	\$755.60
54	\$913.65	\$913.65	\$737.56	\$737.56	\$790.78	\$790.78
55	\$954.31	\$954.31	\$770.38	\$770.38	\$825.97	\$825.97
56	\$998.38	\$998.38	\$805.96	\$805.96	\$864.12	\$864.12
57	\$1,042.89	\$1,042.89	\$841.89	\$841.89	\$902.64	\$902.64
58	\$1,090.39	\$1,090.39	\$880.23	\$880.23	\$943.75	\$943.75
59	\$1,113.93	\$1,113.93	\$899.23	\$899.23	\$964.13	\$964.13
60	\$1,161.43	\$1,161.43	\$937.58	\$937.58	\$1,005.24	\$1,005.24
61	\$1,202.51	\$1,202.51	\$970.74	\$970.74	\$1,040.80	\$1,040.80
62	\$1,229.47	\$1,229.47	\$992.51	\$992.51	\$1,064.13	\$1,064.13
63	\$1,263.28	\$1,263.28	\$1,019.80	\$1,019.80	\$1,093.39	\$1,093.39
64+	\$1,283.82	\$1,283.82	\$1,036.38	\$1,036.38	\$1,111.17	\$1,111.17

Company Name: **Highmark Coverage Advantage (HCA)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **July 1, 2021**

Ending date of Rates: **September 30, 2021**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$20		\$20		\$45		\$45		\$30	
OOP Maximum =>	\$4,000		\$4,000		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$376.90	\$376.90	\$404.10	\$404.10	\$343.84	\$343.84	\$368.65	\$368.65	\$333.98	\$333.98
15	\$410.40	\$410.40	\$440.02	\$440.02	\$374.40	\$374.40	\$401.41	\$401.41	\$363.67	\$363.67
16	\$423.21	\$423.21	\$453.75	\$453.75	\$386.09	\$386.09	\$413.94	\$413.94	\$375.02	\$375.02
17	\$436.02	\$436.02	\$467.48	\$467.48	\$397.77	\$397.77	\$426.47	\$426.47	\$386.37	\$386.37
18	\$449.82	\$449.82	\$482.27	\$482.27	\$410.36	\$410.36	\$439.97	\$439.97	\$398.60	\$398.60
19	\$463.61	\$463.61	\$497.06	\$497.06	\$422.94	\$422.94	\$453.46	\$453.46	\$410.82	\$410.82
20	\$477.90	\$477.90	\$512.38	\$512.38	\$435.98	\$435.98	\$467.43	\$467.43	\$423.48	\$423.48
21	\$492.68	\$492.68	\$528.23	\$528.23	\$449.46	\$449.46	\$481.89	\$481.89	\$436.58	\$436.58
22	\$492.68	\$492.68	\$528.23	\$528.23	\$449.46	\$449.46	\$481.89	\$481.89	\$436.58	\$436.58
23	\$492.68	\$492.68	\$528.23	\$528.23	\$449.46	\$449.46	\$481.89	\$481.89	\$436.58	\$436.58
24	\$492.68	\$492.68	\$528.23	\$528.23	\$449.46	\$449.46	\$481.89	\$481.89	\$436.58	\$436.58
25	\$494.65	\$494.65	\$530.34	\$530.34	\$451.26	\$451.26	\$483.82	\$483.82	\$438.33	\$438.33
26	\$504.50	\$504.50	\$540.91	\$540.91	\$460.25	\$460.25	\$493.46	\$493.46	\$447.06	\$447.06
27	\$516.33	\$516.33	\$553.59	\$553.59	\$471.03	\$471.03	\$505.02	\$505.02	\$457.54	\$457.54
28	\$535.54	\$535.54	\$574.19	\$574.19	\$488.56	\$488.56	\$523.81	\$523.81	\$474.56	\$474.56
29	\$551.31	\$551.31	\$591.09	\$591.09	\$502.95	\$502.95	\$539.23	\$539.23	\$488.53	\$488.53
30	\$559.19	\$559.19	\$599.54	\$599.54	\$510.14	\$510.14	\$546.95	\$546.95	\$495.52	\$495.52
31	\$571.02	\$571.02	\$612.22	\$612.22	\$520.92	\$520.92	\$558.51	\$558.51	\$506.00	\$506.00
32	\$582.84	\$582.84	\$624.90	\$624.90	\$531.71	\$531.71	\$570.08	\$570.08	\$516.47	\$516.47
33	\$590.23	\$590.23	\$632.82	\$632.82	\$538.45	\$538.45	\$577.30	\$577.30	\$523.02	\$523.02
34	\$598.11	\$598.11	\$641.27	\$641.27	\$545.64	\$545.64	\$585.01	\$585.01	\$530.01	\$530.01
35	\$602.05	\$602.05	\$645.50	\$645.50	\$549.24	\$549.24	\$588.87	\$588.87	\$533.50	\$533.50
36	\$606.00	\$606.00	\$649.72	\$649.72	\$552.84	\$552.84	\$592.72	\$592.72	\$536.99	\$536.99
37	\$609.94	\$609.94	\$653.95	\$653.95	\$556.43	\$556.43	\$596.58	\$596.58	\$540.49	\$540.49
38	\$613.88	\$613.88	\$658.17	\$658.17	\$560.03	\$560.03	\$600.43	\$600.43	\$543.98	\$543.98
39	\$621.76	\$621.76	\$666.63	\$666.63	\$567.22	\$567.22	\$608.15	\$608.15	\$550.96	\$550.96
40	\$629.65	\$629.65	\$675.08	\$675.08	\$574.41	\$574.41	\$615.86	\$615.86	\$557.95	\$557.95
41	\$641.47	\$641.47	\$687.76	\$687.76	\$585.20	\$585.20	\$627.42	\$627.42	\$568.43	\$568.43
42	\$652.80	\$652.80	\$699.90	\$699.90	\$595.53	\$595.53	\$638.50	\$638.50	\$578.47	\$578.47
43	\$668.57	\$668.57	\$716.81	\$716.81	\$609.92	\$609.92	\$653.92	\$653.92	\$592.44	\$592.44
44	\$688.27	\$688.27	\$737.94	\$737.94	\$627.90	\$627.90	\$673.20	\$673.20	\$609.90	\$609.90
45	\$711.43	\$711.43	\$762.76	\$762.76	\$649.02	\$649.02	\$695.85	\$695.85	\$630.42	\$630.42
46	\$739.02	\$739.02	\$792.35	\$792.35	\$674.19	\$674.19	\$722.84	\$722.84	\$654.87	\$654.87
47	\$770.06	\$770.06	\$825.62	\$825.62	\$702.51	\$702.51	\$753.19	\$753.19	\$682.37	\$682.37
48	\$805.53	\$805.53	\$863.66	\$863.66	\$734.87	\$734.87	\$787.89	\$787.89	\$713.81	\$713.81
49	\$840.51	\$840.51	\$901.16	\$901.16	\$766.78	\$766.78	\$822.10	\$822.10	\$744.81	\$744.81
50	\$879.93	\$879.93	\$943.42	\$943.42	\$802.74	\$802.74	\$860.66	\$860.66	\$779.73	\$779.73
51	\$918.85	\$918.85	\$985.15	\$985.15	\$838.24	\$838.24	\$898.72	\$898.72	\$814.22	\$814.22
52	\$961.71	\$961.71	\$1,031.10	\$1,031.10	\$877.35	\$877.35	\$940.65	\$940.65	\$852.20	\$852.20
53	\$1,005.07	\$1,005.07	\$1,077.59	\$1,077.59	\$916.90	\$916.90	\$983.06	\$983.06	\$890.62	\$890.62
54	\$1,051.87	\$1,051.87	\$1,127.77	\$1,127.77	\$959.60	\$959.60	\$1,028.84	\$1,028.84	\$932.10	\$932.10
55	\$1,098.68	\$1,098.68	\$1,177.95	\$1,177.95	\$1,002.30	\$1,002.30	\$1,074.61	\$1,074.61	\$973.57	\$973.57
56	\$1,149.42	\$1,149.42	\$1,232.36	\$1,232.36	\$1,048.59	\$1,048.59	\$1,124.25	\$1,124.25	\$1,018.54	\$1,018.54
57	\$1,200.66	\$1,200.66	\$1,287.30	\$1,287.30	\$1,095.33	\$1,095.33	\$1,174.37	\$1,174.37	\$1,063.95	\$1,063.95
58	\$1,255.35	\$1,255.35	\$1,345.93	\$1,345.93	\$1,145.22	\$1,145.22	\$1,227.86	\$1,227.86	\$1,112.41	\$1,112.41
59	\$1,282.45	\$1,282.45	\$1,374.98	\$1,374.98	\$1,169.94	\$1,169.94	\$1,254.36	\$1,254.36	\$1,136.42	\$1,136.42
60	\$1,337.13	\$1,337.13	\$1,433.62	\$1,433.62	\$1,219.83	\$1,219.83	\$1,307.85	\$1,307.85	\$1,184.88	\$1,184.88
61	\$1,384.43	\$1,384.43	\$1,484.33	\$1,484.33	\$1,262.98	\$1,262.98	\$1,354.11	\$1,354.11	\$1,226.79	\$1,226.79
62	\$1,415.47	\$1,415.47	\$1,517.60	\$1,517.60	\$1,291.30	\$1,291.30	\$1,384.47	\$1,384.47	\$1,254.29	\$1,254.29
63	\$1,454.39	\$1,454.39	\$1,559.33	\$1,559.33	\$1,326.81	\$1,326.81	\$1,422.54	\$1,422.54	\$1,288.78	\$1,288.78
64+	\$1,478.04	\$1,478.04	\$1,584.69	\$1,584.69	\$1,348.38	\$1,348.38	\$1,445.67	\$1,445.67	\$1,309.74	\$1,309.74

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010005		79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$30		\$30		\$30		\$30		\$30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$358.08	\$358.08	\$323.17	\$323.17	\$346.49	\$346.49	\$304.67	\$304.67	\$326.66	\$326.66
15	\$389.91	\$389.91	\$351.90	\$351.90	\$377.29	\$377.29	\$331.75	\$331.75	\$355.69	\$355.69
16	\$402.08	\$402.08	\$362.88	\$362.88	\$389.07	\$389.07	\$342.11	\$342.11	\$366.79	\$366.79
17	\$414.25	\$414.25	\$373.87	\$373.87	\$400.84	\$400.84	\$352.46	\$352.46	\$377.90	\$377.90
18	\$427.36	\$427.36	\$385.70	\$385.70	\$413.53	\$413.53	\$363.61	\$363.61	\$389.85	\$389.85
19	\$440.46	\$440.46	\$397.53	\$397.53	\$426.21	\$426.21	\$374.76	\$374.76	\$401.81	\$401.81
20	\$454.04	\$454.04	\$409.78	\$409.78	\$439.34	\$439.34	\$386.31	\$386.31	\$414.19	\$414.19
21	\$468.08	\$468.08	\$422.45	\$422.45	\$452.93	\$452.93	\$398.26	\$398.26	\$427.00	\$427.00
22	\$468.08	\$468.08	\$422.45	\$422.45	\$452.93	\$452.93	\$398.26	\$398.26	\$427.00	\$427.00
23	\$468.08	\$468.08	\$422.45	\$422.45	\$452.93	\$452.93	\$398.26	\$398.26	\$427.00	\$427.00
24	\$468.08	\$468.08	\$422.45	\$422.45	\$452.93	\$452.93	\$398.26	\$398.26	\$427.00	\$427.00
25	\$469.95	\$469.95	\$424.14	\$424.14	\$454.74	\$454.74	\$399.85	\$399.85	\$428.71	\$428.71
26	\$479.31	\$479.31	\$432.59	\$432.59	\$463.80	\$463.80	\$407.82	\$407.82	\$437.25	\$437.25
27	\$490.55	\$490.55	\$442.73	\$442.73	\$474.67	\$474.67	\$417.38	\$417.38	\$447.50	\$447.50
28	\$508.80	\$508.80	\$459.20	\$459.20	\$492.33	\$492.33	\$432.91	\$432.91	\$464.15	\$464.15
29	\$523.78	\$523.78	\$472.72	\$472.72	\$506.83	\$506.83	\$445.65	\$445.65	\$477.81	\$477.81
30	\$531.27	\$531.27	\$479.48	\$479.48	\$514.08	\$514.08	\$452.03	\$452.03	\$484.65	\$484.65
31	\$542.50	\$542.50	\$489.62	\$489.62	\$524.95	\$524.95	\$461.58	\$461.58	\$494.89	\$494.89
32	\$553.74	\$553.74	\$499.76	\$499.76	\$535.82	\$535.82	\$471.14	\$471.14	\$505.14	\$505.14
33	\$560.76	\$560.76	\$506.10	\$506.10	\$542.61	\$542.61	\$477.12	\$477.12	\$511.55	\$511.55
34	\$568.25	\$568.25	\$512.85	\$512.85	\$549.86	\$549.86	\$483.49	\$483.49	\$518.38	\$518.38
35	\$571.99	\$571.99	\$516.23	\$516.23	\$553.48	\$553.48	\$486.67	\$486.67	\$521.79	\$521.79
36	\$575.74	\$575.74	\$519.61	\$519.61	\$557.10	\$557.10	\$489.86	\$489.86	\$525.21	\$525.21
37	\$579.48	\$579.48	\$522.99	\$522.99	\$560.73	\$560.73	\$493.05	\$493.05	\$528.63	\$528.63
38	\$583.23	\$583.23	\$526.37	\$526.37	\$564.35	\$564.35	\$496.23	\$496.23	\$532.04	\$532.04
39	\$590.72	\$590.72	\$533.13	\$533.13	\$571.60	\$571.60	\$502.60	\$502.60	\$538.87	\$538.87
40	\$598.21	\$598.21	\$539.89	\$539.89	\$578.84	\$578.84	\$508.98	\$508.98	\$545.71	\$545.71
41	\$609.44	\$609.44	\$550.03	\$550.03	\$589.71	\$589.71	\$518.53	\$518.53	\$555.95	\$555.95
42	\$620.21	\$620.21	\$559.75	\$559.75	\$600.13	\$600.13	\$527.69	\$527.69	\$565.78	\$565.78
43	\$635.18	\$635.18	\$573.26	\$573.26	\$614.63	\$614.63	\$540.44	\$540.44	\$579.44	\$579.44
44	\$653.91	\$653.91	\$590.16	\$590.16	\$632.74	\$632.74	\$556.37	\$556.37	\$596.52	\$596.52
45	\$675.91	\$675.91	\$610.02	\$610.02	\$654.03	\$654.03	\$575.09	\$575.09	\$616.59	\$616.59
46	\$702.12	\$702.12	\$633.68	\$633.68	\$679.40	\$679.40	\$597.39	\$597.39	\$640.50	\$640.50
47	\$731.61	\$731.61	\$660.29	\$660.29	\$707.93	\$707.93	\$622.48	\$622.48	\$667.40	\$667.40
48	\$765.31	\$765.31	\$690.71	\$690.71	\$740.54	\$740.54	\$651.16	\$651.16	\$698.15	\$698.15
49	\$798.54	\$798.54	\$720.70	\$720.70	\$772.70	\$772.70	\$679.43	\$679.43	\$728.46	\$728.46
50	\$835.99	\$835.99	\$754.50	\$754.50	\$808.93	\$808.93	\$711.29	\$711.29	\$762.62	\$762.62
51	\$872.97	\$872.97	\$787.87	\$787.87	\$844.71	\$844.71	\$742.75	\$742.75	\$796.36	\$796.36
52	\$913.69	\$913.69	\$824.62	\$824.62	\$884.12	\$884.12	\$777.40	\$777.40	\$833.50	\$833.50
53	\$954.88	\$954.88	\$861.80	\$861.80	\$923.98	\$923.98	\$812.45	\$812.45	\$871.08	\$871.08
54	\$999.35	\$999.35	\$901.93	\$901.93	\$967.01	\$967.01	\$850.29	\$850.29	\$911.65	\$911.65
55	\$1,043.82	\$1,043.82	\$942.06	\$942.06	\$1,010.03	\$1,010.03	\$888.12	\$888.12	\$952.21	\$952.21
56	\$1,092.03	\$1,092.03	\$985.58	\$985.58	\$1,056.69	\$1,056.69	\$929.14	\$929.14	\$996.19	\$996.19
57	\$1,140.71	\$1,140.71	\$1,029.51	\$1,029.51	\$1,103.79	\$1,103.79	\$970.56	\$970.56	\$1,040.60	\$1,040.60
58	\$1,192.67	\$1,192.67	\$1,076.40	\$1,076.40	\$1,154.07	\$1,154.07	\$1,014.77	\$1,014.77	\$1,088.00	\$1,088.00
59	\$1,218.41	\$1,218.41	\$1,099.64	\$1,099.64	\$1,178.98	\$1,178.98	\$1,036.67	\$1,036.67	\$1,111.48	\$1,111.48
60	\$1,270.37	\$1,270.37	\$1,146.53	\$1,146.53	\$1,229.25	\$1,229.25	\$1,080.88	\$1,080.88	\$1,158.88	\$1,158.88
61	\$1,315.30	\$1,315.30	\$1,187.08	\$1,187.08	\$1,272.73	\$1,272.73	\$1,119.11	\$1,119.11	\$1,199.87	\$1,199.87
62	\$1,344.79	\$1,344.79	\$1,213.70	\$1,213.70	\$1,301.27	\$1,301.27	\$1,144.20	\$1,144.20	\$1,226.77	\$1,226.77
63	\$1,381.77	\$1,381.77	\$1,247.07	\$1,247.07	\$1,337.05	\$1,337.05	\$1,175.66	\$1,175.66	\$1,260.50	\$1,260.50
64+	\$1,404.24	\$1,404.24	\$1,267.35	\$1,267.35	\$1,358.79	\$1,358.79	\$1,194.78	\$1,194.78	\$1,281.00	\$1,281.00

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010015		79279PA0010015		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$1,400		\$2,500		\$2,500		\$1,000	
Coinurance =>	100%		100%		100%		100%		80%	
Copays =>	\$45		\$45		\$45		\$45		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$309.71	\$309.71	\$332.06	\$332.06	\$296.29	\$296.29	\$317.67	\$317.67	\$291.61	\$291.61
15	\$337.24	\$337.24	\$361.58	\$361.58	\$322.63	\$322.63	\$345.91	\$345.91	\$317.53	\$317.53
16	\$347.77	\$347.77	\$372.87	\$372.87	\$332.70	\$332.70	\$356.71	\$356.71	\$327.44	\$327.44
17	\$358.29	\$358.29	\$384.15	\$384.15	\$342.77	\$342.77	\$367.51	\$367.51	\$337.35	\$337.35
18	\$369.63	\$369.63	\$396.31	\$396.31	\$353.61	\$353.61	\$379.13	\$379.13	\$348.03	\$348.03
19	\$380.96	\$380.96	\$408.46	\$408.46	\$364.46	\$364.46	\$390.76	\$390.76	\$358.70	\$358.70
20	\$392.70	\$392.70	\$421.05	\$421.05	\$375.69	\$375.69	\$402.80	\$402.80	\$369.75	\$369.75
21	\$404.85	\$404.85	\$434.07	\$434.07	\$387.31	\$387.31	\$415.26	\$415.26	\$381.19	\$381.19
22	\$404.85	\$404.85	\$434.07	\$434.07	\$387.31	\$387.31	\$415.26	\$415.26	\$381.19	\$381.19
23	\$404.85	\$404.85	\$434.07	\$434.07	\$387.31	\$387.31	\$415.26	\$415.26	\$381.19	\$381.19
24	\$404.85	\$404.85	\$434.07	\$434.07	\$387.31	\$387.31	\$415.26	\$415.26	\$381.19	\$381.19
25	\$406.47	\$406.47	\$435.81	\$435.81	\$388.86	\$388.86	\$416.92	\$416.92	\$382.71	\$382.71
26	\$414.57	\$414.57	\$444.49	\$444.49	\$396.61	\$396.61	\$425.23	\$425.23	\$390.34	\$390.34
27	\$424.28	\$424.28	\$454.91	\$454.91	\$405.90	\$405.90	\$435.19	\$435.19	\$399.49	\$399.49
28	\$440.07	\$440.07	\$471.83	\$471.83	\$421.01	\$421.01	\$451.39	\$451.39	\$414.35	\$414.35
29	\$453.03	\$453.03	\$485.72	\$485.72	\$433.40	\$433.40	\$464.68	\$464.68	\$426.55	\$426.55
30	\$459.50	\$459.50	\$492.67	\$492.67	\$439.60	\$439.60	\$471.32	\$471.32	\$432.65	\$432.65
31	\$469.22	\$469.22	\$503.09	\$503.09	\$448.89	\$448.89	\$481.29	\$481.29	\$441.80	\$441.80
32	\$478.94	\$478.94	\$513.50	\$513.50	\$458.19	\$458.19	\$491.25	\$491.25	\$450.95	\$450.95
33	\$485.01	\$485.01	\$520.02	\$520.02	\$464.00	\$464.00	\$497.48	\$497.48	\$456.67	\$456.67
34	\$491.49	\$491.49	\$526.96	\$526.96	\$470.19	\$470.19	\$504.13	\$504.13	\$462.76	\$462.76
35	\$494.73	\$494.73	\$530.43	\$530.43	\$473.29	\$473.29	\$507.45	\$507.45	\$465.81	\$465.81
36	\$497.97	\$497.97	\$533.91	\$533.91	\$476.39	\$476.39	\$510.77	\$510.77	\$468.86	\$468.86
37	\$501.20	\$501.20	\$537.38	\$537.38	\$479.49	\$479.49	\$514.09	\$514.09	\$471.91	\$471.91
38	\$504.44	\$504.44	\$540.85	\$540.85	\$482.59	\$482.59	\$517.41	\$517.41	\$474.96	\$474.96
39	\$510.92	\$510.92	\$547.80	\$547.80	\$488.79	\$488.79	\$524.06	\$524.06	\$481.06	\$481.06
40	\$517.40	\$517.40	\$554.74	\$554.74	\$494.98	\$494.98	\$530.70	\$530.70	\$487.16	\$487.16
41	\$527.11	\$527.11	\$565.16	\$565.16	\$504.28	\$504.28	\$540.67	\$540.67	\$496.31	\$496.31
42	\$536.43	\$536.43	\$575.14	\$575.14	\$513.19	\$513.19	\$550.22	\$550.22	\$505.08	\$505.08
43	\$549.38	\$549.38	\$589.03	\$589.03	\$525.58	\$525.58	\$563.51	\$563.51	\$517.27	\$517.27
44	\$565.58	\$565.58	\$606.40	\$606.40	\$541.07	\$541.07	\$580.12	\$580.12	\$532.52	\$532.52
45	\$584.60	\$584.60	\$626.80	\$626.80	\$559.28	\$559.28	\$599.64	\$599.64	\$550.44	\$550.44
46	\$607.28	\$607.28	\$651.11	\$651.11	\$580.97	\$580.97	\$622.89	\$622.89	\$571.79	\$571.79
47	\$632.78	\$632.78	\$678.45	\$678.45	\$605.37	\$605.37	\$649.05	\$649.05	\$595.80	\$595.80
48	\$661.93	\$661.93	\$709.70	\$709.70	\$633.25	\$633.25	\$678.95	\$678.95	\$623.25	\$623.25
49	\$690.67	\$690.67	\$740.52	\$740.52	\$660.75	\$660.75	\$708.43	\$708.43	\$650.31	\$650.31
50	\$723.06	\$723.06	\$775.25	\$775.25	\$691.74	\$691.74	\$741.65	\$741.65	\$680.81	\$680.81
51	\$755.05	\$755.05	\$809.54	\$809.54	\$722.33	\$722.33	\$774.46	\$774.46	\$710.92	\$710.92
52	\$790.27	\$790.27	\$847.30	\$847.30	\$756.03	\$756.03	\$810.59	\$810.59	\$744.08	\$744.08
53	\$825.89	\$825.89	\$885.50	\$885.50	\$790.11	\$790.11	\$847.13	\$847.13	\$777.63	\$777.63
54	\$864.35	\$864.35	\$926.74	\$926.74	\$826.91	\$826.91	\$886.58	\$886.58	\$813.84	\$813.84
55	\$902.82	\$902.82	\$967.98	\$967.98	\$863.70	\$863.70	\$926.03	\$926.03	\$850.05	\$850.05
56	\$944.52	\$944.52	\$1,012.69	\$1,012.69	\$903.59	\$903.59	\$968.80	\$968.80	\$889.32	\$889.32
57	\$986.62	\$986.62	\$1,057.83	\$1,057.83	\$943.87	\$943.87	\$1,011.99	\$1,011.99	\$928.96	\$928.96
58	\$1,031.56	\$1,031.56	\$1,106.01	\$1,106.01	\$986.87	\$986.87	\$1,058.08	\$1,058.08	\$971.27	\$971.27
59	\$1,053.82	\$1,053.82	\$1,129.88	\$1,129.88	\$1,008.17	\$1,008.17	\$1,080.92	\$1,080.92	\$992.24	\$992.24
60	\$1,098.76	\$1,098.76	\$1,178.07	\$1,178.07	\$1,051.16	\$1,051.16	\$1,127.02	\$1,127.02	\$1,034.55	\$1,034.55
61	\$1,137.63	\$1,137.63	\$1,219.74	\$1,219.74	\$1,088.34	\$1,088.34	\$1,166.88	\$1,166.88	\$1,071.14	\$1,071.14
62	\$1,163.13	\$1,163.13	\$1,247.08	\$1,247.08	\$1,112.74	\$1,112.74	\$1,193.04	\$1,193.04	\$1,095.16	\$1,095.16
63	\$1,195.12	\$1,195.12	\$1,281.37	\$1,281.37	\$1,143.34	\$1,143.34	\$1,225.85	\$1,225.85	\$1,125.27	\$1,125.27
64+	\$1,214.55	\$1,214.55	\$1,302.21	\$1,302.21	\$1,161.93	\$1,161.93	\$1,245.78	\$1,245.78	\$1,143.57	\$1,143.57

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0020005		79279PA0020007		79279PA0020007		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/HDHP-7	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$2,000		\$2,000		\$1,500	
Coinsurance =>	80%		90%		90%		100%	
Copays =>	\$60		\$45		\$45		\$20	
OOP Maximum =>	\$6,900		\$7,900		\$7,900		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$312.66	\$312.66	\$291.46	\$291.46	\$312.49	\$312.49	\$312.42	\$312.42
15	\$340.45	\$340.45	\$317.36	\$317.36	\$340.27	\$340.27	\$340.19	\$340.19
16	\$351.07	\$351.07	\$327.27	\$327.27	\$350.89	\$350.89	\$350.81	\$350.81
17	\$361.70	\$361.70	\$337.18	\$337.18	\$361.51	\$361.51	\$361.43	\$361.43
18	\$373.14	\$373.14	\$347.84	\$347.84	\$372.95	\$372.95	\$372.86	\$372.86
19	\$384.59	\$384.59	\$358.51	\$358.51	\$384.39	\$384.39	\$384.29	\$384.29
20	\$396.44	\$396.44	\$369.56	\$369.56	\$396.24	\$396.24	\$396.14	\$396.14
21	\$408.70	\$408.70	\$380.99	\$380.99	\$408.49	\$408.49	\$408.39	\$408.39
22	\$408.70	\$408.70	\$380.99	\$380.99	\$408.49	\$408.49	\$408.39	\$408.39
23	\$408.70	\$408.70	\$380.99	\$380.99	\$408.49	\$408.49	\$408.39	\$408.39
24	\$408.70	\$408.70	\$380.99	\$380.99	\$408.49	\$408.49	\$408.39	\$408.39
25	\$410.33	\$410.33	\$382.51	\$382.51	\$410.12	\$410.12	\$410.02	\$410.02
26	\$418.51	\$418.51	\$390.13	\$390.13	\$418.29	\$418.29	\$418.19	\$418.19
27	\$428.32	\$428.32	\$399.28	\$399.28	\$428.10	\$428.10	\$427.99	\$427.99
28	\$444.26	\$444.26	\$414.14	\$414.14	\$444.03	\$444.03	\$443.92	\$443.92
29	\$457.34	\$457.34	\$426.33	\$426.33	\$457.10	\$457.10	\$456.99	\$456.99
30	\$463.87	\$463.87	\$432.42	\$432.42	\$463.64	\$463.64	\$463.52	\$463.52
31	\$473.68	\$473.68	\$441.57	\$441.57	\$473.44	\$473.44	\$473.32	\$473.32
32	\$483.49	\$483.49	\$450.71	\$450.71	\$483.24	\$483.24	\$483.13	\$483.13
33	\$489.62	\$489.62	\$456.43	\$456.43	\$489.37	\$489.37	\$489.25	\$489.25
34	\$496.16	\$496.16	\$462.52	\$462.52	\$495.91	\$495.91	\$495.79	\$495.79
35	\$499.43	\$499.43	\$465.57	\$465.57	\$499.17	\$499.17	\$499.05	\$499.05
36	\$502.70	\$502.70	\$468.62	\$468.62	\$502.44	\$502.44	\$502.32	\$502.32
37	\$505.97	\$505.97	\$471.67	\$471.67	\$505.71	\$505.71	\$505.59	\$505.59
38	\$509.24	\$509.24	\$474.71	\$474.71	\$508.98	\$508.98	\$508.85	\$508.85
39	\$515.78	\$515.78	\$480.81	\$480.81	\$515.51	\$515.51	\$515.39	\$515.39
40	\$522.32	\$522.32	\$486.91	\$486.91	\$522.05	\$522.05	\$521.92	\$521.92
41	\$532.13	\$532.13	\$496.05	\$496.05	\$531.85	\$531.85	\$531.72	\$531.72
42	\$541.53	\$541.53	\$504.81	\$504.81	\$541.25	\$541.25	\$541.12	\$541.12
43	\$554.61	\$554.61	\$517.00	\$517.00	\$554.32	\$554.32	\$554.19	\$554.19
44	\$570.95	\$570.95	\$532.24	\$532.24	\$570.66	\$570.66	\$570.52	\$570.52
45	\$590.16	\$590.16	\$550.15	\$550.15	\$589.86	\$589.86	\$589.72	\$589.72
46	\$613.05	\$613.05	\$571.49	\$571.49	\$612.74	\$612.74	\$612.59	\$612.59
47	\$638.80	\$638.80	\$595.49	\$595.49	\$638.47	\$638.47	\$638.31	\$638.31
48	\$668.22	\$668.22	\$622.92	\$622.92	\$667.88	\$667.88	\$667.72	\$667.72
49	\$697.24	\$697.24	\$649.97	\$649.97	\$696.88	\$696.88	\$696.71	\$696.71
50	\$729.94	\$729.94	\$680.45	\$680.45	\$729.56	\$729.56	\$729.38	\$729.38
51	\$762.23	\$762.23	\$710.55	\$710.55	\$761.83	\$761.83	\$761.65	\$761.65
52	\$797.78	\$797.78	\$743.69	\$743.69	\$797.37	\$797.37	\$797.18	\$797.18
53	\$833.75	\$833.75	\$777.22	\$777.22	\$833.32	\$833.32	\$833.12	\$833.12
54	\$872.57	\$872.57	\$813.41	\$813.41	\$872.13	\$872.13	\$871.91	\$871.91
55	\$911.40	\$911.40	\$849.61	\$849.61	\$910.93	\$910.93	\$910.71	\$910.71
56	\$953.50	\$953.50	\$888.85	\$888.85	\$953.01	\$953.01	\$952.77	\$952.77
57	\$996.00	\$996.00	\$928.47	\$928.47	\$995.49	\$995.49	\$995.25	\$995.25
58	\$1,041.37	\$1,041.37	\$970.76	\$970.76	\$1,040.83	\$1,040.83	\$1,040.58	\$1,040.58
59	\$1,063.85	\$1,063.85	\$991.72	\$991.72	\$1,063.30	\$1,063.30	\$1,063.04	\$1,063.04
60	\$1,109.21	\$1,109.21	\$1,034.01	\$1,034.01	\$1,108.64	\$1,108.64	\$1,108.37	\$1,108.37
61	\$1,148.45	\$1,148.45	\$1,070.58	\$1,070.58	\$1,147.86	\$1,147.86	\$1,147.58	\$1,147.58
62	\$1,174.20	\$1,174.20	\$1,094.58	\$1,094.58	\$1,173.59	\$1,173.59	\$1,173.30	\$1,173.30
63	\$1,206.48	\$1,206.48	\$1,124.68	\$1,124.68	\$1,205.86	\$1,205.86	\$1,205.57	\$1,205.57
64+	\$1,226.10	\$1,226.10	\$1,142.97	\$1,142.97	\$1,225.47	\$1,225.47	\$1,225.17	\$1,225.17

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0060001		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4250		Health Savings PPO Embedded \$4250	
Form # =>	HCA/HDHP-7		HCA/HDHP-7		HCA/HDHP-7	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C	
Metal =>	Gold		Silver		Silver	
Deductible =>	\$1,500		\$4,250		\$4,250	
Coinurance =>	100%		100%		100%	
Copays =>	\$20		100%		100%	
OOP Maximum =>	\$3,000		\$4,250		\$4,250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$334.96	\$334.96	\$270.40	\$270.40	\$289.92	\$289.92
15	\$364.74	\$364.74	\$294.44	\$294.44	\$315.69	\$315.69
16	\$376.12	\$376.12	\$303.63	\$303.63	\$325.54	\$325.54
17	\$387.51	\$387.51	\$312.82	\$312.82	\$335.40	\$335.40
18	\$399.77	\$399.77	\$322.72	\$322.72	\$346.01	\$346.01
19	\$412.03	\$412.03	\$332.62	\$332.62	\$356.62	\$356.62
20	\$424.72	\$424.72	\$342.87	\$342.87	\$367.61	\$367.61
21	\$437.86	\$437.86	\$353.47	\$353.47	\$378.98	\$378.98
22	\$437.86	\$437.86	\$353.47	\$353.47	\$378.98	\$378.98
23	\$437.86	\$437.86	\$353.47	\$353.47	\$378.98	\$378.98
24	\$437.86	\$437.86	\$353.47	\$353.47	\$378.98	\$378.98
25	\$439.61	\$439.61	\$354.88	\$354.88	\$380.50	\$380.50
26	\$448.37	\$448.37	\$361.95	\$361.95	\$388.08	\$388.08
27	\$458.88	\$458.88	\$370.44	\$370.44	\$397.17	\$397.17
28	\$475.95	\$475.95	\$384.22	\$384.22	\$411.95	\$411.95
29	\$489.97	\$489.97	\$395.53	\$395.53	\$424.08	\$424.08
30	\$496.97	\$496.97	\$401.19	\$401.19	\$430.14	\$430.14
31	\$507.48	\$507.48	\$409.67	\$409.67	\$439.24	\$439.24
32	\$517.99	\$517.99	\$418.16	\$418.16	\$448.33	\$448.33
33	\$524.56	\$524.56	\$423.46	\$423.46	\$454.02	\$454.02
34	\$531.56	\$531.56	\$429.11	\$429.11	\$460.08	\$460.08
35	\$535.06	\$535.06	\$431.94	\$431.94	\$463.11	\$463.11
36	\$538.57	\$538.57	\$434.77	\$434.77	\$466.15	\$466.15
37	\$542.07	\$542.07	\$437.60	\$437.60	\$469.18	\$469.18
38	\$545.57	\$545.57	\$440.42	\$440.42	\$472.21	\$472.21
39	\$552.58	\$552.58	\$446.08	\$446.08	\$478.27	\$478.27
40	\$559.59	\$559.59	\$451.73	\$451.73	\$484.34	\$484.34
41	\$570.09	\$570.09	\$460.22	\$460.22	\$493.43	\$493.43
42	\$580.16	\$580.16	\$468.35	\$468.35	\$502.15	\$502.15
43	\$594.18	\$594.18	\$479.66	\$479.66	\$514.28	\$514.28
44	\$611.69	\$611.69	\$493.80	\$493.80	\$529.44	\$529.44
45	\$632.27	\$632.27	\$510.41	\$510.41	\$547.25	\$547.25
46	\$656.79	\$656.79	\$530.21	\$530.21	\$568.47	\$568.47
47	\$684.38	\$684.38	\$552.47	\$552.47	\$592.35	\$592.35
48	\$715.90	\$715.90	\$577.92	\$577.92	\$619.63	\$619.63
49	\$746.99	\$746.99	\$603.02	\$603.02	\$646.54	\$646.54
50	\$782.02	\$782.02	\$631.30	\$631.30	\$676.86	\$676.86
51	\$816.61	\$816.61	\$659.22	\$659.22	\$706.80	\$706.80
52	\$854.70	\$854.70	\$689.97	\$689.97	\$739.77	\$739.77
53	\$893.23	\$893.23	\$721.08	\$721.08	\$773.12	\$773.12
54	\$934.83	\$934.83	\$754.66	\$754.66	\$809.12	\$809.12
55	\$976.43	\$976.43	\$788.24	\$788.24	\$845.13	\$845.13
56	\$1,021.53	\$1,021.53	\$824.65	\$824.65	\$884.16	\$884.16
57	\$1,067.06	\$1,067.06	\$861.41	\$861.41	\$923.57	\$923.57
58	\$1,115.67	\$1,115.67	\$900.64	\$900.64	\$965.64	\$965.64
59	\$1,139.75	\$1,139.75	\$920.08	\$920.08	\$986.48	\$986.48
60	\$1,188.35	\$1,188.35	\$959.32	\$959.32	\$1,028.55	\$1,028.55
61	\$1,230.39	\$1,230.39	\$993.25	\$993.25	\$1,064.93	\$1,064.93
62	\$1,257.97	\$1,257.97	\$1,015.52	\$1,015.52	\$1,088.81	\$1,088.81
63	\$1,292.56	\$1,292.56	\$1,043.44	\$1,043.44	\$1,118.75	\$1,118.75
64+	\$1,313.58	\$1,313.58	\$1,060.41	\$1,060.41	\$1,136.94	\$1,136.94

Company Name: **Highmark Coverage Advantage (HCA)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **October 1, 2021**

Ending date of Rates: **December 31, 2021**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$20		\$20		\$45		\$45		\$30	
OOP Maximum =>	\$4,000		\$4,000		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$385.64	\$385.64	\$413.47	\$413.47	\$351.81	\$351.81	\$377.19	\$377.19	\$341.73	\$341.73
15	\$419.92	\$419.92	\$450.22	\$450.22	\$383.08	\$383.08	\$410.72	\$410.72	\$372.10	\$372.10
16	\$433.02	\$433.02	\$464.27	\$464.27	\$395.04	\$395.04	\$423.54	\$423.54	\$383.72	\$383.72
17	\$446.13	\$446.13	\$478.32	\$478.32	\$406.99	\$406.99	\$436.36	\$436.36	\$395.33	\$395.33
18	\$460.24	\$460.24	\$493.46	\$493.46	\$419.87	\$419.87	\$450.16	\$450.16	\$407.84	\$407.84
19	\$474.36	\$474.36	\$508.59	\$508.59	\$432.75	\$432.75	\$463.97	\$463.97	\$420.34	\$420.34
20	\$488.98	\$488.98	\$524.27	\$524.27	\$446.08	\$446.08	\$478.27	\$478.27	\$433.30	\$433.30
21	\$504.10	\$504.10	\$540.48	\$540.48	\$459.88	\$459.88	\$493.06	\$493.06	\$446.70	\$446.70
22	\$504.10	\$504.10	\$540.48	\$540.48	\$459.88	\$459.88	\$493.06	\$493.06	\$446.70	\$446.70
23	\$504.10	\$504.10	\$540.48	\$540.48	\$459.88	\$459.88	\$493.06	\$493.06	\$446.70	\$446.70
24	\$504.10	\$504.10	\$540.48	\$540.48	\$459.88	\$459.88	\$493.06	\$493.06	\$446.70	\$446.70
25	\$506.12	\$506.12	\$542.64	\$542.64	\$461.72	\$461.72	\$495.03	\$495.03	\$448.49	\$448.49
26	\$516.20	\$516.20	\$553.45	\$553.45	\$470.92	\$470.92	\$504.89	\$504.89	\$457.42	\$457.42
27	\$528.30	\$528.30	\$566.42	\$566.42	\$481.95	\$481.95	\$516.73	\$516.73	\$468.14	\$468.14
28	\$547.96	\$547.96	\$587.50	\$587.50	\$499.89	\$499.89	\$535.96	\$535.96	\$485.56	\$485.56
29	\$564.09	\$564.09	\$604.80	\$604.80	\$514.61	\$514.61	\$551.73	\$551.73	\$499.86	\$499.86
30	\$572.15	\$572.15	\$613.44	\$613.44	\$521.96	\$521.96	\$559.62	\$559.62	\$507.00	\$507.00
31	\$584.25	\$584.25	\$626.42	\$626.42	\$533.00	\$533.00	\$571.46	\$571.46	\$517.73	\$517.73
32	\$596.35	\$596.35	\$639.39	\$639.39	\$544.04	\$544.04	\$583.29	\$583.29	\$528.45	\$528.45
33	\$603.91	\$603.91	\$647.50	\$647.50	\$550.94	\$550.94	\$590.69	\$590.69	\$535.15	\$535.15
34	\$611.98	\$611.98	\$656.14	\$656.14	\$558.29	\$558.29	\$598.57	\$598.57	\$542.29	\$542.29
35	\$616.01	\$616.01	\$660.47	\$660.47	\$561.97	\$561.97	\$602.52	\$602.52	\$545.87	\$545.87
36	\$620.04	\$620.04	\$664.79	\$664.79	\$565.65	\$565.65	\$606.46	\$606.46	\$549.44	\$549.44
37	\$624.08	\$624.08	\$669.11	\$669.11	\$569.33	\$569.33	\$610.41	\$610.41	\$553.01	\$553.01
38	\$628.11	\$628.11	\$673.44	\$673.44	\$573.01	\$573.01	\$614.35	\$614.35	\$556.59	\$556.59
39	\$636.17	\$636.17	\$682.09	\$682.09	\$580.37	\$580.37	\$622.24	\$622.24	\$563.74	\$563.74
40	\$644.24	\$644.24	\$690.73	\$690.73	\$587.73	\$587.73	\$630.13	\$630.13	\$570.88	\$570.88
41	\$656.34	\$656.34	\$703.70	\$703.70	\$598.76	\$598.76	\$641.96	\$641.96	\$581.60	\$581.60
42	\$667.93	\$667.93	\$716.14	\$716.14	\$609.34	\$609.34	\$653.30	\$653.30	\$591.88	\$591.88
43	\$684.06	\$684.06	\$733.43	\$733.43	\$624.06	\$624.06	\$669.08	\$669.08	\$606.17	\$606.17
44	\$704.23	\$704.23	\$755.05	\$755.05	\$642.45	\$642.45	\$688.80	\$688.80	\$624.04	\$624.04
45	\$727.92	\$727.92	\$780.45	\$780.45	\$664.07	\$664.07	\$711.98	\$711.98	\$645.03	\$645.03
46	\$756.15	\$756.15	\$810.72	\$810.72	\$689.82	\$689.82	\$739.59	\$739.59	\$670.05	\$670.05
47	\$787.91	\$787.91	\$844.77	\$844.77	\$718.79	\$718.79	\$770.65	\$770.65	\$698.19	\$698.19
48	\$824.20	\$824.20	\$883.68	\$883.68	\$751.90	\$751.90	\$806.15	\$806.15	\$730.35	\$730.35
49	\$859.99	\$859.99	\$922.06	\$922.06	\$784.56	\$784.56	\$841.16	\$841.16	\$762.07	\$762.07
50	\$900.32	\$900.32	\$965.30	\$965.30	\$821.35	\$821.35	\$880.61	\$880.61	\$797.81	\$797.81
51	\$940.15	\$940.15	\$1,008.00	\$1,008.00	\$857.68	\$857.68	\$919.56	\$919.56	\$833.10	\$833.10
52	\$984.00	\$984.00	\$1,055.02	\$1,055.02	\$897.69	\$897.69	\$962.45	\$962.45	\$871.96	\$871.96
53	\$1,028.36	\$1,028.36	\$1,102.58	\$1,102.58	\$938.16	\$938.16	\$1,005.84	\$1,005.84	\$911.27	\$911.27
54	\$1,076.25	\$1,076.25	\$1,153.92	\$1,153.92	\$981.84	\$981.84	\$1,052.68	\$1,052.68	\$953.70	\$953.70
55	\$1,124.14	\$1,124.14	\$1,205.27	\$1,205.27	\$1,025.53	\$1,025.53	\$1,099.52	\$1,099.52	\$996.14	\$996.14
56	\$1,176.07	\$1,176.07	\$1,260.94	\$1,260.94	\$1,072.90	\$1,072.90	\$1,150.31	\$1,150.31	\$1,042.15	\$1,042.15
57	\$1,228.49	\$1,228.49	\$1,317.15	\$1,317.15	\$1,120.73	\$1,120.73	\$1,201.59	\$1,201.59	\$1,088.61	\$1,088.61
58	\$1,284.45	\$1,284.45	\$1,377.14	\$1,377.14	\$1,171.77	\$1,171.77	\$1,256.32	\$1,256.32	\$1,138.19	\$1,138.19
59	\$1,312.17	\$1,312.17	\$1,406.87	\$1,406.87	\$1,197.07	\$1,197.07	\$1,283.44	\$1,283.44	\$1,162.76	\$1,162.76
60	\$1,368.13	\$1,368.13	\$1,466.86	\$1,466.86	\$1,248.11	\$1,248.11	\$1,338.16	\$1,338.16	\$1,212.34	\$1,212.34
61	\$1,416.52	\$1,416.52	\$1,518.75	\$1,518.75	\$1,292.26	\$1,292.26	\$1,385.50	\$1,385.50	\$1,255.23	\$1,255.23
62	\$1,448.28	\$1,448.28	\$1,552.80	\$1,552.80	\$1,321.24	\$1,321.24	\$1,416.56	\$1,416.56	\$1,283.37	\$1,283.37
63	\$1,488.10	\$1,488.10	\$1,595.50	\$1,595.50	\$1,357.57	\$1,357.57	\$1,455.51	\$1,455.51	\$1,318.66	\$1,318.66
64+	\$1,512.30	\$1,512.30	\$1,621.44	\$1,621.44	\$1,379.64	\$1,379.64	\$1,479.18	\$1,479.18	\$1,340.10	\$1,340.10

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010005		79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$30		\$30		\$30		\$30		\$30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$366.38	\$366.38	\$330.66	\$330.66	\$354.52	\$354.52	\$311.73	\$311.73	\$334.23	\$334.23
15	\$398.95	\$398.95	\$360.06	\$360.06	\$386.04	\$386.04	\$339.44	\$339.44	\$363.94	\$363.94
16	\$411.40	\$411.40	\$371.29	\$371.29	\$398.09	\$398.09	\$350.03	\$350.03	\$375.30	\$375.30
17	\$423.85	\$423.85	\$382.53	\$382.53	\$410.14	\$410.14	\$360.63	\$360.63	\$386.66	\$386.66
18	\$437.26	\$437.26	\$394.64	\$394.64	\$423.11	\$423.11	\$372.04	\$372.04	\$398.89	\$398.89
19	\$450.67	\$450.67	\$406.74	\$406.74	\$436.09	\$436.09	\$383.45	\$383.45	\$411.12	\$411.12
20	\$464.56	\$464.56	\$419.27	\$419.27	\$449.53	\$449.53	\$395.27	\$395.27	\$423.79	\$423.79
21	\$478.93	\$478.93	\$432.24	\$432.24	\$463.43	\$463.43	\$407.49	\$407.49	\$436.90	\$436.90
22	\$478.93	\$478.93	\$432.24	\$432.24	\$463.43	\$463.43	\$407.49	\$407.49	\$436.90	\$436.90
23	\$478.93	\$478.93	\$432.24	\$432.24	\$463.43	\$463.43	\$407.49	\$407.49	\$436.90	\$436.90
24	\$478.93	\$478.93	\$432.24	\$432.24	\$463.43	\$463.43	\$407.49	\$407.49	\$436.90	\$436.90
25	\$480.85	\$480.85	\$433.97	\$433.97	\$465.28	\$465.28	\$409.12	\$409.12	\$438.65	\$438.65
26	\$490.42	\$490.42	\$442.61	\$442.61	\$474.55	\$474.55	\$417.27	\$417.27	\$447.39	\$447.39
27	\$501.92	\$501.92	\$452.99	\$452.99	\$485.67	\$485.67	\$427.05	\$427.05	\$457.87	\$457.87
28	\$520.60	\$520.60	\$469.84	\$469.84	\$503.75	\$503.75	\$442.94	\$442.94	\$474.91	\$474.91
29	\$535.92	\$535.92	\$483.68	\$483.68	\$518.58	\$518.58	\$455.98	\$455.98	\$488.89	\$488.89
30	\$543.59	\$543.59	\$490.59	\$490.59	\$525.99	\$525.99	\$462.50	\$462.50	\$495.88	\$495.88
31	\$555.08	\$555.08	\$500.97	\$500.97	\$537.12	\$537.12	\$472.28	\$472.28	\$506.37	\$506.37
32	\$566.57	\$566.57	\$511.34	\$511.34	\$548.24	\$548.24	\$482.06	\$482.06	\$516.85	\$516.85
33	\$573.76	\$573.76	\$517.82	\$517.82	\$555.19	\$555.19	\$488.17	\$488.17	\$523.41	\$523.41
34	\$581.42	\$581.42	\$524.74	\$524.74	\$562.60	\$562.60	\$494.69	\$494.69	\$530.40	\$530.40
35	\$585.25	\$585.25	\$528.20	\$528.20	\$566.31	\$566.31	\$497.95	\$497.95	\$533.89	\$533.89
36	\$589.08	\$589.08	\$531.66	\$531.66	\$570.02	\$570.02	\$501.21	\$501.21	\$537.39	\$537.39
37	\$592.92	\$592.92	\$535.11	\$535.11	\$573.73	\$573.73	\$504.47	\$504.47	\$540.88	\$540.88
38	\$596.75	\$596.75	\$538.57	\$538.57	\$577.43	\$577.43	\$507.73	\$507.73	\$544.38	\$544.38
39	\$604.41	\$604.41	\$545.49	\$545.49	\$584.85	\$584.85	\$514.25	\$514.25	\$551.37	\$551.37
40	\$612.07	\$612.07	\$552.40	\$552.40	\$592.26	\$592.26	\$520.77	\$520.77	\$558.36	\$558.36
41	\$623.57	\$623.57	\$562.78	\$562.78	\$603.39	\$603.39	\$530.55	\$530.55	\$568.84	\$568.84
42	\$634.58	\$634.58	\$572.72	\$572.72	\$614.04	\$614.04	\$539.92	\$539.92	\$578.89	\$578.89
43	\$649.91	\$649.91	\$586.55	\$586.55	\$628.87	\$628.87	\$552.96	\$552.96	\$592.87	\$592.87
44	\$669.07	\$669.07	\$603.84	\$603.84	\$647.41	\$647.41	\$569.26	\$569.26	\$610.35	\$610.35
45	\$691.57	\$691.57	\$624.15	\$624.15	\$669.19	\$669.19	\$588.42	\$588.42	\$630.88	\$630.88
46	\$718.40	\$718.40	\$648.36	\$648.36	\$695.15	\$695.15	\$611.24	\$611.24	\$655.35	\$655.35
47	\$748.57	\$748.57	\$675.59	\$675.59	\$724.34	\$724.34	\$636.91	\$636.91	\$682.87	\$682.87
48	\$783.05	\$783.05	\$706.71	\$706.71	\$757.71	\$757.71	\$666.25	\$666.25	\$714.33	\$714.33
49	\$817.05	\$817.05	\$737.40	\$737.40	\$790.61	\$790.61	\$695.18	\$695.18	\$745.35	\$745.35
50	\$855.37	\$855.37	\$771.98	\$771.98	\$827.69	\$827.69	\$727.78	\$727.78	\$780.30	\$780.30
51	\$893.20	\$893.20	\$806.13	\$806.13	\$864.30	\$864.30	\$759.97	\$759.97	\$814.82	\$814.82
52	\$934.87	\$934.87	\$843.73	\$843.73	\$904.62	\$904.62	\$795.42	\$795.42	\$852.83	\$852.83
53	\$977.02	\$977.02	\$881.77	\$881.77	\$945.40	\$945.40	\$831.28	\$831.28	\$891.28	\$891.28
54	\$1,022.52	\$1,022.52	\$922.83	\$922.83	\$989.42	\$989.42	\$869.99	\$869.99	\$932.78	\$932.78
55	\$1,068.01	\$1,068.01	\$963.90	\$963.90	\$1,033.45	\$1,033.45	\$908.70	\$908.70	\$974.29	\$974.29
56	\$1,117.34	\$1,117.34	\$1,008.42	\$1,008.42	\$1,081.18	\$1,081.18	\$950.67	\$950.67	\$1,019.29	\$1,019.29
57	\$1,167.15	\$1,167.15	\$1,053.37	\$1,053.37	\$1,129.38	\$1,129.38	\$993.05	\$993.05	\$1,064.73	\$1,064.73
58	\$1,220.31	\$1,220.31	\$1,101.35	\$1,101.35	\$1,180.82	\$1,180.82	\$1,038.28	\$1,038.28	\$1,113.22	\$1,113.22
59	\$1,246.65	\$1,246.65	\$1,125.12	\$1,125.12	\$1,206.31	\$1,206.31	\$1,060.70	\$1,060.70	\$1,137.25	\$1,137.25
60	\$1,299.82	\$1,299.82	\$1,173.10	\$1,173.10	\$1,257.75	\$1,257.75	\$1,105.93	\$1,105.93	\$1,185.75	\$1,185.75
61	\$1,345.79	\$1,345.79	\$1,214.59	\$1,214.59	\$1,302.24	\$1,302.24	\$1,145.05	\$1,145.05	\$1,227.69	\$1,227.69
62	\$1,375.97	\$1,375.97	\$1,241.83	\$1,241.83	\$1,331.43	\$1,331.43	\$1,170.72	\$1,170.72	\$1,255.21	\$1,255.21
63	\$1,413.80	\$1,413.80	\$1,275.97	\$1,275.97	\$1,368.05	\$1,368.05	\$1,202.91	\$1,202.91	\$1,289.73	\$1,289.73
64+	\$1,436.79	\$1,436.79	\$1,296.72	\$1,296.72	\$1,390.29	\$1,390.29	\$1,222.47	\$1,222.47	\$1,310.70	\$1,310.70

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010015		79279PA0010015		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/PPO-7	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$1,400		\$2,500		\$2,500		\$1,000	
Coinurance =>	100%		100%		100%		100%		80%	
Copays =>	\$45		\$45		\$45		\$45		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$316.89	\$316.89	\$339.76	\$339.76	\$303.16	\$303.16	\$325.04	\$325.04	\$298.37	\$298.37
15	\$345.06	\$345.06	\$369.96	\$369.96	\$330.11	\$330.11	\$353.93	\$353.93	\$324.89	\$324.89
16	\$355.83	\$355.83	\$381.51	\$381.51	\$340.41	\$340.41	\$364.98	\$364.98	\$335.03	\$335.03
17	\$366.60	\$366.60	\$393.06	\$393.06	\$350.72	\$350.72	\$376.03	\$376.03	\$345.17	\$345.17
18	\$378.20	\$378.20	\$405.49	\$405.49	\$361.81	\$361.81	\$387.92	\$387.92	\$356.09	\$356.09
19	\$389.80	\$389.80	\$417.93	\$417.93	\$372.91	\$372.91	\$399.82	\$399.82	\$367.01	\$367.01
20	\$401.81	\$401.81	\$430.81	\$430.81	\$384.40	\$384.40	\$412.14	\$412.14	\$378.32	\$378.32
21	\$414.24	\$414.24	\$444.13	\$444.13	\$396.29	\$396.29	\$424.89	\$424.89	\$390.02	\$390.02
22	\$414.24	\$414.24	\$444.13	\$444.13	\$396.29	\$396.29	\$424.89	\$424.89	\$390.02	\$390.02
23	\$414.24	\$414.24	\$444.13	\$444.13	\$396.29	\$396.29	\$424.89	\$424.89	\$390.02	\$390.02
24	\$414.24	\$414.24	\$444.13	\$444.13	\$396.29	\$396.29	\$424.89	\$424.89	\$390.02	\$390.02
25	\$415.90	\$415.90	\$445.91	\$445.91	\$397.88	\$397.88	\$426.59	\$426.59	\$391.58	\$391.58
26	\$424.18	\$424.18	\$454.79	\$454.79	\$405.80	\$405.80	\$435.09	\$435.09	\$399.38	\$399.38
27	\$434.12	\$434.12	\$465.45	\$465.45	\$415.31	\$415.31	\$445.28	\$445.28	\$408.74	\$408.74
28	\$450.28	\$450.28	\$482.77	\$482.77	\$430.77	\$430.77	\$461.86	\$461.86	\$423.95	\$423.95
29	\$463.53	\$463.53	\$496.98	\$496.98	\$443.45	\$443.45	\$475.45	\$475.45	\$436.43	\$436.43
30	\$470.16	\$470.16	\$504.09	\$504.09	\$449.79	\$449.79	\$482.25	\$482.25	\$442.67	\$442.67
31	\$480.10	\$480.10	\$514.75	\$514.75	\$459.30	\$459.30	\$492.45	\$492.45	\$452.03	\$452.03
32	\$490.05	\$490.05	\$525.41	\$525.41	\$468.81	\$468.81	\$502.64	\$502.64	\$461.39	\$461.39
33	\$496.26	\$496.26	\$532.07	\$532.07	\$474.76	\$474.76	\$509.02	\$509.02	\$467.24	\$467.24
34	\$502.89	\$502.89	\$539.17	\$539.17	\$481.10	\$481.10	\$515.82	\$515.82	\$473.48	\$473.48
35	\$506.20	\$506.20	\$542.73	\$542.73	\$484.27	\$484.27	\$519.22	\$519.22	\$476.60	\$476.60
36	\$509.52	\$509.52	\$546.28	\$546.28	\$487.44	\$487.44	\$522.61	\$522.61	\$479.72	\$479.72
37	\$512.83	\$512.83	\$549.83	\$549.83	\$490.61	\$490.61	\$526.01	\$526.01	\$482.84	\$482.84
38	\$516.14	\$516.14	\$553.39	\$553.39	\$493.78	\$493.78	\$529.41	\$529.41	\$485.96	\$485.96
39	\$522.77	\$522.77	\$560.49	\$560.49	\$500.12	\$500.12	\$536.21	\$536.21	\$492.21	\$492.21
40	\$529.40	\$529.40	\$567.60	\$567.60	\$506.46	\$506.46	\$543.01	\$543.01	\$498.45	\$498.45
41	\$539.34	\$539.34	\$578.26	\$578.26	\$515.97	\$515.97	\$553.21	\$553.21	\$507.81	\$507.81
42	\$548.87	\$548.87	\$588.47	\$588.47	\$525.08	\$525.08	\$562.98	\$562.98	\$516.78	\$516.78
43	\$562.12	\$562.12	\$602.68	\$602.68	\$537.77	\$537.77	\$576.58	\$576.58	\$529.26	\$529.26
44	\$578.69	\$578.69	\$620.45	\$620.45	\$553.62	\$553.62	\$593.57	\$593.57	\$544.86	\$544.86
45	\$598.16	\$598.16	\$641.32	\$641.32	\$572.24	\$572.24	\$613.54	\$613.54	\$563.19	\$563.19
46	\$621.36	\$621.36	\$666.20	\$666.20	\$594.44	\$594.44	\$637.34	\$637.34	\$585.03	\$585.03
47	\$647.46	\$647.46	\$694.18	\$694.18	\$619.40	\$619.40	\$664.10	\$664.10	\$609.60	\$609.60
48	\$677.28	\$677.28	\$726.15	\$726.15	\$647.93	\$647.93	\$694.70	\$694.70	\$637.68	\$637.68
49	\$706.69	\$706.69	\$757.69	\$757.69	\$676.07	\$676.07	\$724.86	\$724.86	\$665.37	\$665.37
50	\$739.83	\$739.83	\$793.22	\$793.22	\$707.77	\$707.77	\$758.85	\$758.85	\$696.58	\$696.58
51	\$772.56	\$772.56	\$828.30	\$828.30	\$739.08	\$739.08	\$792.42	\$792.42	\$727.39	\$727.39
52	\$808.60	\$808.60	\$866.94	\$866.94	\$773.56	\$773.56	\$829.39	\$829.39	\$761.32	\$761.32
53	\$845.05	\$845.05	\$906.03	\$906.03	\$808.43	\$808.43	\$866.78	\$866.78	\$795.64	\$795.64
54	\$884.40	\$884.40	\$948.22	\$948.22	\$846.08	\$846.08	\$907.14	\$907.14	\$832.69	\$832.69
55	\$923.76	\$923.76	\$990.41	\$990.41	\$883.73	\$883.73	\$947.50	\$947.50	\$869.74	\$869.74
56	\$966.42	\$966.42	\$1,036.16	\$1,036.16	\$924.54	\$924.54	\$991.27	\$991.27	\$909.92	\$909.92
57	\$1,009.50	\$1,009.50	\$1,082.34	\$1,082.34	\$965.76	\$965.76	\$1,035.46	\$1,035.46	\$950.48	\$950.48
58	\$1,055.48	\$1,055.48	\$1,131.64	\$1,131.64	\$1,009.75	\$1,009.75	\$1,082.62	\$1,082.62	\$993.77	\$993.77
59	\$1,078.27	\$1,078.27	\$1,156.07	\$1,156.07	\$1,031.54	\$1,031.54	\$1,105.99	\$1,105.99	\$1,015.22	\$1,015.22
60	\$1,124.25	\$1,124.25	\$1,205.37	\$1,205.37	\$1,075.53	\$1,075.53	\$1,153.15	\$1,153.15	\$1,058.51	\$1,058.51
61	\$1,164.01	\$1,164.01	\$1,248.01	\$1,248.01	\$1,113.57	\$1,113.57	\$1,193.94	\$1,193.94	\$1,095.96	\$1,095.96
62	\$1,190.11	\$1,190.11	\$1,275.99	\$1,275.99	\$1,138.54	\$1,138.54	\$1,220.71	\$1,220.71	\$1,120.53	\$1,120.53
63	\$1,222.84	\$1,222.84	\$1,311.07	\$1,311.07	\$1,169.85	\$1,169.85	\$1,254.28	\$1,254.28	\$1,151.34	\$1,151.34
64+	\$1,242.72	\$1,242.72	\$1,332.39	\$1,332.39	\$1,188.87	\$1,188.87	\$1,274.67	\$1,274.67	\$1,170.06	\$1,170.06

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0020005		79279PA0020007		79279PA0020007		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500	
Form # =>	HCA/PPO-7		HCA/PPO-7		HCA/PPO-7		HCA/HDHP-7	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6		Area 1,2,4,5	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$2,000		\$2,000		\$1,500	
Coinurance =>	80%		90%		90%		100%	
Copays =>	\$60		\$45		\$45		\$20	
OOP Maximum =>	\$6,900		\$7,900		\$7,900		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$319.90	\$319.90	\$298.21	\$298.21	\$319.74	\$319.74	\$319.66	\$319.66
15	\$348.34	\$348.34	\$324.72	\$324.72	\$348.16	\$348.16	\$348.07	\$348.07
16	\$359.21	\$359.21	\$334.86	\$334.86	\$359.03	\$359.03	\$358.93	\$358.93
17	\$370.08	\$370.08	\$344.99	\$344.99	\$369.89	\$369.89	\$369.80	\$369.80
18	\$381.79	\$381.79	\$355.91	\$355.91	\$381.60	\$381.60	\$381.50	\$381.50
19	\$393.50	\$393.50	\$366.82	\$366.82	\$393.30	\$393.30	\$393.20	\$393.20
20	\$405.62	\$405.62	\$378.13	\$378.13	\$405.42	\$405.42	\$405.31	\$405.31
21	\$418.17	\$418.17	\$389.82	\$389.82	\$417.96	\$417.96	\$417.85	\$417.85
22	\$418.17	\$418.17	\$389.82	\$389.82	\$417.96	\$417.96	\$417.85	\$417.85
23	\$418.17	\$418.17	\$389.82	\$389.82	\$417.96	\$417.96	\$417.85	\$417.85
24	\$418.17	\$418.17	\$389.82	\$389.82	\$417.96	\$417.96	\$417.85	\$417.85
25	\$419.84	\$419.84	\$391.38	\$391.38	\$419.63	\$419.63	\$419.52	\$419.52
26	\$428.21	\$428.21	\$399.18	\$399.18	\$427.99	\$427.99	\$427.88	\$427.88
27	\$438.24	\$438.24	\$408.53	\$408.53	\$438.02	\$438.02	\$437.91	\$437.91
28	\$454.55	\$454.55	\$423.73	\$423.73	\$454.32	\$454.32	\$454.20	\$454.20
29	\$467.93	\$467.93	\$436.21	\$436.21	\$467.70	\$467.70	\$467.57	\$467.57
30	\$474.62	\$474.62	\$442.45	\$442.45	\$474.38	\$474.38	\$474.26	\$474.26
31	\$484.66	\$484.66	\$451.80	\$451.80	\$484.42	\$484.42	\$484.29	\$484.29
32	\$494.70	\$494.70	\$461.16	\$461.16	\$494.45	\$494.45	\$494.32	\$494.32
33	\$500.97	\$500.97	\$467.00	\$467.00	\$500.72	\$500.72	\$500.58	\$500.58
34	\$507.66	\$507.66	\$473.24	\$473.24	\$507.40	\$507.40	\$507.27	\$507.27
35	\$511.00	\$511.00	\$476.36	\$476.36	\$510.75	\$510.75	\$510.61	\$510.61
36	\$514.35	\$514.35	\$479.48	\$479.48	\$514.09	\$514.09	\$513.96	\$513.96
37	\$517.69	\$517.69	\$482.60	\$482.60	\$517.43	\$517.43	\$517.30	\$517.30
38	\$521.04	\$521.04	\$485.72	\$485.72	\$520.78	\$520.78	\$520.64	\$520.64
39	\$527.73	\$527.73	\$491.95	\$491.95	\$527.47	\$527.47	\$527.33	\$527.33
40	\$534.42	\$534.42	\$498.19	\$498.19	\$534.15	\$534.15	\$534.01	\$534.01
41	\$544.46	\$544.46	\$507.55	\$507.55	\$544.18	\$544.18	\$544.04	\$544.04
42	\$554.08	\$554.08	\$516.51	\$516.51	\$553.80	\$553.80	\$553.65	\$553.65
43	\$567.46	\$567.46	\$528.99	\$528.99	\$567.17	\$567.17	\$567.02	\$567.02
44	\$584.18	\$584.18	\$544.58	\$544.58	\$583.89	\$583.89	\$583.74	\$583.74
45	\$603.84	\$603.84	\$562.90	\$562.90	\$603.53	\$603.53	\$603.38	\$603.38
46	\$627.26	\$627.26	\$584.73	\$584.73	\$626.94	\$626.94	\$626.78	\$626.78
47	\$653.60	\$653.60	\$609.29	\$609.29	\$653.27	\$653.27	\$653.10	\$653.10
48	\$683.71	\$683.71	\$637.36	\$637.36	\$683.36	\$683.36	\$683.18	\$683.18
49	\$713.40	\$713.40	\$665.03	\$665.03	\$713.04	\$713.04	\$712.85	\$712.85
50	\$746.85	\$746.85	\$696.22	\$696.22	\$746.48	\$746.48	\$746.28	\$746.28
51	\$779.89	\$779.89	\$727.01	\$727.01	\$779.50	\$779.50	\$779.29	\$779.29
52	\$816.27	\$816.27	\$760.93	\$760.93	\$815.86	\$815.86	\$815.64	\$815.64
53	\$853.07	\$853.07	\$795.23	\$795.23	\$852.64	\$852.64	\$852.41	\$852.41
54	\$892.79	\$892.79	\$832.27	\$832.27	\$892.34	\$892.34	\$892.11	\$892.11
55	\$932.52	\$932.52	\$869.30	\$869.30	\$932.05	\$932.05	\$931.81	\$931.81
56	\$975.59	\$975.59	\$909.45	\$909.45	\$975.10	\$975.10	\$974.84	\$974.84
57	\$1,019.08	\$1,019.08	\$949.99	\$949.99	\$1,018.57	\$1,018.57	\$1,018.30	\$1,018.30
58	\$1,065.50	\$1,065.50	\$993.26	\$993.26	\$1,064.96	\$1,064.96	\$1,064.68	\$1,064.68
59	\$1,088.50	\$1,088.50	\$1,014.70	\$1,014.70	\$1,087.95	\$1,087.95	\$1,087.66	\$1,087.66
60	\$1,134.91	\$1,134.91	\$1,057.97	\$1,057.97	\$1,134.34	\$1,134.34	\$1,134.04	\$1,134.04
61	\$1,175.06	\$1,175.06	\$1,095.39	\$1,095.39	\$1,174.47	\$1,174.47	\$1,174.16	\$1,174.16
62	\$1,201.40	\$1,201.40	\$1,119.95	\$1,119.95	\$1,200.80	\$1,200.80	\$1,200.48	\$1,200.48
63	\$1,234.44	\$1,234.44	\$1,150.75	\$1,150.75	\$1,233.82	\$1,233.82	\$1,233.49	\$1,233.49
64+	\$1,254.51	\$1,254.51	\$1,169.46	\$1,169.46	\$1,253.88	\$1,253.88	\$1,253.55	\$1,253.55

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0060001		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4250		Health Savings PPO Embedded \$4250	
Form # =>	HCA/HDHP-7		HCA/HDHP-7		HCA/HDHP-7	
Rating Area =>	Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C	
Metal =>	Gold		Silver		Silver	
Deductible =>	\$1,500		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		100%		100%	
OOP Maximum =>	\$3,000		\$4,250		\$4,250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$342.73	\$342.73	\$276.68	\$276.68	\$296.64	\$296.64
15	\$373.19	\$373.19	\$301.27	\$301.27	\$323.01	\$323.01
16	\$384.84	\$384.84	\$310.67	\$310.67	\$333.09	\$333.09
17	\$396.49	\$396.49	\$320.08	\$320.08	\$343.18	\$343.18
18	\$409.03	\$409.03	\$330.20	\$330.20	\$354.03	\$354.03
19	\$421.58	\$421.58	\$340.33	\$340.33	\$364.89	\$364.89
20	\$434.57	\$434.57	\$350.82	\$350.82	\$376.14	\$376.14
21	\$448.01	\$448.01	\$361.67	\$361.67	\$387.77	\$387.77
22	\$448.01	\$448.01	\$361.67	\$361.67	\$387.77	\$387.77
23	\$448.01	\$448.01	\$361.67	\$361.67	\$387.77	\$387.77
24	\$448.01	\$448.01	\$361.67	\$361.67	\$387.77	\$387.77
25	\$449.80	\$449.80	\$363.12	\$363.12	\$389.32	\$389.32
26	\$458.76	\$458.76	\$370.35	\$370.35	\$397.08	\$397.08
27	\$469.51	\$469.51	\$379.03	\$379.03	\$406.38	\$406.38
28	\$486.99	\$486.99	\$393.14	\$393.14	\$421.51	\$421.51
29	\$501.32	\$501.32	\$404.71	\$404.71	\$433.91	\$433.91
30	\$508.49	\$508.49	\$410.50	\$410.50	\$440.12	\$440.12
31	\$519.24	\$519.24	\$419.18	\$419.18	\$449.43	\$449.43
32	\$530.00	\$530.00	\$427.86	\$427.86	\$458.73	\$458.73
33	\$536.72	\$536.72	\$433.28	\$433.28	\$464.55	\$464.55
34	\$543.88	\$543.88	\$439.07	\$439.07	\$470.75	\$470.75
35	\$547.47	\$547.47	\$441.96	\$441.96	\$473.85	\$473.85
36	\$551.05	\$551.05	\$444.85	\$444.85	\$476.96	\$476.96
37	\$554.64	\$554.64	\$447.75	\$447.75	\$480.06	\$480.06
38	\$558.22	\$558.22	\$450.64	\$450.64	\$483.16	\$483.16
39	\$565.39	\$565.39	\$456.43	\$456.43	\$489.37	\$489.37
40	\$572.56	\$572.56	\$462.21	\$462.21	\$495.57	\$495.57
41	\$583.31	\$583.31	\$470.89	\$470.89	\$504.88	\$504.88
42	\$593.61	\$593.61	\$479.21	\$479.21	\$513.80	\$513.80
43	\$607.95	\$607.95	\$490.79	\$490.79	\$526.20	\$526.20
44	\$625.87	\$625.87	\$505.25	\$505.25	\$541.71	\$541.71
45	\$646.93	\$646.93	\$522.25	\$522.25	\$559.94	\$559.94
46	\$672.02	\$672.02	\$542.51	\$542.51	\$581.66	\$581.66
47	\$700.24	\$700.24	\$565.29	\$565.29	\$606.08	\$606.08
48	\$732.50	\$732.50	\$591.33	\$591.33	\$634.00	\$634.00
49	\$764.31	\$764.31	\$617.01	\$617.01	\$661.54	\$661.54
50	\$800.15	\$800.15	\$645.94	\$645.94	\$692.56	\$692.56
51	\$835.54	\$835.54	\$674.51	\$674.51	\$723.19	\$723.19
52	\$874.52	\$874.52	\$705.98	\$705.98	\$756.93	\$756.93
53	\$913.94	\$913.94	\$737.81	\$737.81	\$791.05	\$791.05
54	\$956.50	\$956.50	\$772.17	\$772.17	\$827.89	\$827.89
55	\$999.06	\$999.06	\$806.52	\$806.52	\$864.73	\$864.73
56	\$1,045.21	\$1,045.21	\$843.78	\$843.78	\$904.67	\$904.67
57	\$1,091.80	\$1,091.80	\$881.39	\$881.39	\$945.00	\$945.00
58	\$1,141.53	\$1,141.53	\$921.54	\$921.54	\$988.04	\$988.04
59	\$1,166.17	\$1,166.17	\$941.43	\$941.43	\$1,009.37	\$1,009.37
60	\$1,215.90	\$1,215.90	\$981.57	\$981.57	\$1,052.41	\$1,052.41
61	\$1,258.91	\$1,258.91	\$1,016.29	\$1,016.29	\$1,089.63	\$1,089.63
62	\$1,287.13	\$1,287.13	\$1,039.08	\$1,039.08	\$1,114.06	\$1,114.06
63	\$1,322.53	\$1,322.53	\$1,067.65	\$1,067.65	\$1,144.70	\$1,144.70
64+	\$1,344.03	\$1,344.03	\$1,085.01	\$1,085.01	\$1,163.31	\$1,163.31

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

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre

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

02-01-2020 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	60	0	0	4	0	0	8	2	18
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64

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

RATING AREA 4													RATING AREA 5							RATING AREA 6	
02-01-2020 Number of Cover		155	26	0	5	0	2	0	4	0	19		11	3	3	6	16	0	0		
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland		Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61		\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$470.61	\$504.57	
79279PA0010003	Premier Balance PPO \$0 Gold A	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32		\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$429.32	\$460.30	
79279PA0010005	Premier Balance PPO \$500 A	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02		\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$417.02	\$447.11	
79279PA0010007	Premier Balance PPO \$1000 A	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52		\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$403.52	\$432.64	
79279PA0010011	Premier Balance PPO \$2000 A	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42		\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$380.42	\$407.87	
79279PA0010015	Premier Balance PPO \$1400 A	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71		\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$386.71	\$414.62	
79279PA0010016	Premier Balance PPO \$2500 A	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96		\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$369.96	\$396.66	
79279PA0020005	Balance PPO \$1000 A	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11		\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$364.11	\$390.39	
79279PA0020007	Balance PPO \$2000 A	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92		\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$363.92	\$390.19	
79279PA0060001	Health Savings PPO \$1500	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09		\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$390.09	\$418.24	
79279PA0070003	Health Savings PPO Embedded \$4250	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64		\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$362.00	

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

02-01-2020 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
					0	0	60	0	0	4	0	0	8	2	18
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46

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

		RATING AREA 4										RATING AREA 5							RATING AREA 6	
		02-01-2020 Number of Coves																		
		155	26	0	5	0	2	0	4	0	19	11	3	3	6	16	0	0	0	
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$481.52	\$516.26	
79279PA0010003	Premier Balance PPO \$0 Gold A	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$439.27	\$470.97	
79279PA0010005	Premier Balance PPO \$500 A	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$457.48	
79279PA0010007	Premier Balance PPO \$1000 A	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$412.87	\$442.67	
79279PA0010011	Premier Balance PPO \$2000 A	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$389.24	\$417.33	
79279PA0010015	Premier Balance PPO \$1400 A	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$424.23	
79279PA0010016	Premier Balance PPO \$2500 A	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$378.54	\$405.85	
79279PA0020005	Balance PPO \$1000 A	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$372.55	\$399.44	
79279PA0020007	Balance PPO \$2000 A	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$372.36	\$399.23	
79279PA0060001	Health Savings PPO \$1500	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$399.13	\$427.94	
79279PA0070003	Health Savings PPO Embedded \$4250	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$370.39	

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

02-01-2020 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	60	0	0	4	0	0	8	2	18
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47

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

RATING AREA 4												RATING AREA 5								RATING AREA 6	
02-01-2020 Number of Cover		155	26	0	5	0	2	0	4	0	19	11	3	3	6	16	0	0	0		
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre		
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$492.68	\$528.23		
79279PA0010003	Premier Balance PPO \$0 Gold A	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$449.46	\$481.89		
79279PA0010005	Premier Balance PPO \$500 A	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$436.58	\$468.08		
79279PA0010007	Premier Balance PPO \$1000 A	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$452.93		
79279PA0010011	Premier Balance PPO \$2000 A	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$398.26	\$427.00		
79279PA0010015	Premier Balance PPO \$1400 A	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$404.85	\$434.07		
79279PA0010016	Premier Balance PPO \$2500 A	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$415.26		
79279PA0020005	Balance PPO \$1000 A	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$381.19	\$408.70		
79279PA0020007	Balance PPO \$2000 A	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$380.99	\$408.49		
79279PA0060001	Health Savings PPO \$1500	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$408.39	\$437.86		
79279PA0070003	Health Savings PPO Embedded \$4250	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$353.47	\$378.98		

Company Name Highmark Coverage Advantage (HCA)

Market Small Group

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

02-01-2020 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	60	0	0	4	0	0	8	2	18
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67

RATING AREA 4										RATING AREA 5								RATING AREA 6	
155	26	0	5	0	2	0	4	0	19	11	3	3	6	16	0	0	0		
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre		
\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$504.10	\$540.48	
\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$459.88	\$493.06	
\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$446.70	\$478.93	
\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$432.24	\$463.43	
\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$407.49	\$436.90	
\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$414.24	\$444.13	
\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$396.29	\$424.89	
\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$390.02	\$418.17	
\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$389.82	\$417.96	
\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$448.01	
\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$361.67	\$387.77	

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Unified Rate Review v5.2

Company Legal Name:Highmark Coverage Advantage (HCA)

HIOS Issuer ID:79279

Effective Date of Rate Change(s):01/01/2021

State:PA

Market:Small Group

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

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

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:01/01/2019to12/31/2019

TotalPMPM

Allowed Claims	\$10,241,633.00	\$587.18
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$8,959,115.00	\$513.65
Risk Adjustment	\$1,270,632.99	\$72.85
Experience Period Premium	\$11,314,963.00	\$648.72
Experience Period Member Months	17,442	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$93.27	1.085	1.010	1.085	1.010	\$112.01
Outpatient Hospital	\$186.39	1.085	1.010	1.085	1.010	\$223.83
Professional	\$139.10	1.085	1.010	1.085	1.010	\$167.04
Other Medical	\$15.74	1.085	1.010	1.085	1.010	\$18.90
Capitation	\$0.62	0.906	1.000	0.906	1.000	\$0.51
Prescription Drug	\$152.05	1.085	1.010	1.085	1.010	\$182.59
Total	\$587.17					\$704.89

Morbidity Adjustment	1.043
Demographic Shift	1.010
Plan Design Changes	0.992
Other	1.018
Adjusted Trended EHB Allowed Claims PMPM for01/01/2021	\$749.87
Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals

Projected Index Rate for01/01/2021	\$749.87	\$8,782,477.44
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	\$80.38	\$941,410.56
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$669.49	\$7,841,066.88

Projected Member Months	11,712
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Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name: Highmark Coverage Advantage (HCA)
HIOS Issuer ID: 79279
Effective Date of Rate Change(s): 01/01/2021

State: PA
Market: Small Group

To add a product to Worksheet 2 - Plan

To add a plan to Worksheet 2 - Plan Pr

To validate, select the Validate button

To finalize, select the Finalize button

To remove a product, navigate to the c

To remove a plan, navigate to the core

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

Field #	Section I: General Product and Plan Information	Premier Balance PPO													
1.1 Product Name		79279PA001													
1.2 Product ID		79279PA0010001													
1.3 Plan Name		Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance
1.4 Plan ID (Standard Component ID)		79279PA0010001	79279PA0010002	79279PA0010003	79279PA0010004	79279PA0010005	79279PA0010006	79279PA0010007	79279PA0010008	79279PA0010009	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0010017	
1.5 Metal		Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
1.6 AV Metal Value		0.893	0.883	0.820	0.818	0.798	0.802	0.814	0.792	0.788	0.795	0.790	0.784	0.760	
1.7 Plan Category		Renewing	Terminated	Renewing	Terminated	Renewing	Terminated	Renewing	Terminated	Terminated	Renewing	Renewing	Renewing	Terminated	
1.8 Plan Type		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
1.9 Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	No	No	
1.10 Effective Date of Proposed Rates		01/01/2021	01/01/2019	01/01/2021	01/01/2019	01/01/2021	01/01/2019	01/01/2021	01/01/2019	01/01/2019	01/01/2021	01/01/2021	01/01/2021	01/01/2019	
1.11 Cumulative Rate Change % (over 12 mos prior)		-0.09%	0.00%	3.25%	0.00%	2.79%	0.00%	1.88%	0.00%	0.00%	0.31%	0.70%	-0.59%	0.00%	
1.12 Product Rate Increase %								1.17%							
1.13 Submission Level Rate Increase %												1.11%			

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information	Total	79279PA0010001	79279PA0010002	79279PA0010003	79279PA0010004	79279PA0010005	79279PA0010006	79279PA0010007	79279PA0010008	79279PA0010009	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0010017
\$10,241,633	2.1 Plan ID (Standard Component ID)	\$10,241,633	\$3,712,896	\$121,682	\$1,054,176	\$181,834	\$1,847,853	\$65,585	\$460,476	\$129,280	\$47,459	\$251,348	\$597,832	\$6,819	\$34,731
\$0	2.2 Allowed Claims	\$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
	2.4 Member Cost Sharing	\$1,282,518	\$285,603	\$16,413	\$171,977	\$30,395	\$198,410	\$10,332	\$97,531	\$18,819	\$13,383	\$41,824	\$84,877	\$4,165	\$4,870
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$8,959,115	2.6 Incurred Claims	\$8,959,115	\$3,427,293	\$105,269	\$882,199	\$151,439	\$1,649,443	\$55,253	\$362,946	\$110,460	\$34,076	\$209,524	\$512,955	\$2,654	\$29,862
\$1,270,633	2.7 Risk Adjustment Transfer Amount	\$1,270,633	\$634,294	\$12,265	\$82,180	\$20,659	\$401,132	\$39,613	\$130,439	\$49,666	-\$15,424	\$26,648	\$152,972	-\$16,512	-\$1,779
\$11,314,963	2.8 Premium	\$11,314,963	\$4,273,490	\$270,601	\$1,547,144	\$268,212	\$1,521,447	\$74,149	\$608,654	\$29,116	\$91,551	\$324,428	\$474,632	\$33,505	\$9,529
17,442	2.9 Experience Period Member Months	17,442	5,802	407	2,398	549	2,395	148	1,001	45	174	573	811	82	27
	2.10 Current Enrollment	1,715	539	0	190	0	342	0	131	0	0	167	56	63	0
	2.11 Current Premium PMPM	\$651.05	\$729.35	\$0.00	\$647.65	\$0.00	\$638.62	\$0.00	\$619.50	\$0.00	\$588.92	\$599.56	\$563.87	\$0.00	\$0.00
	2.12 Loss Ratio	71.19%	69.83%	37.22%	60.22%	52.42%	85.79%	48.57%	49.11%	140.21%	44.76%	59.68%	81.73%	15.62%	385.32%
	Per Member Per Month														
	2.13 Allowed Claims	\$587.18	\$639.93	\$298.97	\$439.61	\$331.21	\$771.55	\$443.14	\$460.02	\$2,872.88	\$272.75	\$438.65	\$737.15	\$83.16	\$1,286.35
	2.14 Reinsurance	\$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
	2.15 Member Cost Sharing	\$73.53	\$49.22	\$40.33	\$71.72	\$55.36	\$82.84	\$69.81	\$97.43	\$418.21	\$76.92	\$72.99	\$104.66	\$50.79	\$180.36
	2.16 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	\$0.00
	2.17 Incurred Claims	\$513.65	\$590.71	\$258.65	\$367.89	\$275.85	\$688.70	\$373.33	\$362.58	\$2,454.67	\$195.84	\$365.66	\$632.50	\$32.37	\$1,105.99
	2.18 Risk Adjustment Transfer Amount	\$72.85	\$109.32	\$30.13	-\$34.27	\$37.63	\$167.49	\$267.66	\$130.31	\$1,103.69	-\$88.64	\$46.51	\$188.62	-\$201.37	-\$65.90
	2.19 Premium	\$648.72	\$736.55	\$664.87	\$645.18	\$488.55	\$635.26	\$501.01	\$608.05	\$647.03	\$526.16	\$566.19	\$585.24	\$408.59	\$352.92

Section III: Plan Adjustment Factors

Section III: Plan Adjustment Factors	79279PA0010001	79279PA0010002	79279PA0010003	79279PA0010004	79279PA0010005	79279PA0010006	79279PA0010007	79279PA0010008	79279PA0010009	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0010017
3.1 Plan ID (Standard Component ID)													
3.2 Market Adjusted Index Rate										\$669.49			
3.3 AV and Cost Sharing Design of Plan	0.9701	0.0000	0.8850	0.0000	0.8596	0.0000	0.8318	0.0000	0.0000	0.7842	0.7971	0.7626	0.0000
3.4 Provider Network Adjustment	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000
3.5 Benefits in Addition to EHB	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	1.0000	1.0000	1.0000	0.0000
Administrative Costs													
3.6 Administrative Expense	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%
3.7 Taxes and Fees	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
3.8 Profit & Risk Load	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%
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
3.10 Plan Adjusted Index Rate	\$712.61	\$0.00	\$650.10	\$0.00	\$631.44	\$0.00	\$611.02	\$0.00	\$0.00	\$576.05	\$585.53	\$560.19	\$0.00
3.11 Age Calibration Factor	0.6604									0.6604			
3.12 Geographic Calibration Factor	1.0303									1.0303			
3.13 Tobacco Calibration Factor	1.0000									1.0000			
3.14 Calibrated Plan Adjusted Index Rate	\$484.87	\$0.00	\$442.33	\$0.00	\$429.64	\$0.00	\$415.74	\$0.00	\$0.00	\$391.95	\$398.40	\$381.16	\$0.00

Section IV: Projected Plan Level Information

Section IV: Projected Plan Level Information	Total	79279PA0010001	79279PA0010002	79279PA0010003	79279PA0010004	79279PA0010005	79279PA0010006	79279PA0010008	79279PA0010009	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0010017
4.1 Plan ID (Standard Component ID)													
4.2 Allowed Claims	\$8,787,083	\$2,869,369	\$0	\$977,189	\$0	\$1,745,725	\$0	\$663,688	\$0	\$0	\$824,350	\$279,152	\$309,674
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$1,129,495	\$196,841	\$0	\$116,692	\$0	\$236,566	\$0	\$102,031	\$0	\$0	\$153,650	\$49,493	\$62,501
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$7,657,588	\$2,672,529	\$0	\$860,497	\$0	\$1,509,159	\$0	\$561,657	\$0	\$0	\$670,700	\$229,659	\$247,173
4.7 Risk Adjustment Transfer Amount	\$820,430	\$257,225	\$0	\$90,785	\$0	\$163,918	\$0	\$63,045	\$0	\$0	\$79,857	\$26,899	\$30,262
4.8 Premium	\$7,501,923	\$2,618,201	\$0	\$843,005	\$0	\$1,478,481	\$0	\$550,239	\$0	\$0	\$657,066	\$224,991	\$242,149
4.9 Projected Member Months	11,712	3,672	0	1,296	0	2,340	0	900	0	0	1,140	384	432
4.10 Loss Ratio	92.01%	92.94%	#DIV/0!	92.15%	#DIV/0!	91.89%	#DIV/0!	91.58%	#DIV/0!	#DIV/0!	91.01%	91.17%	90.74%
Per Member Per Month													
4.11 Allowed Claims	\$750.26	\$781.42	#DIV/0!	\$754.00	#DIV/0!	\$746.04	#DIV/0!	\$737.43	#DIV/0!	#DIV/0!	\$723.11	\$726.96	\$716.84
4.12 Reinsurance	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00
4.13 Member Cost Sharing	\$96.44	\$53.61	#DIV/0!	\$90.04	#DIV/0!	\$101.10	#DIV/0!	\$113.37	#DIV/0!	#DIV/0!	\$134.78	\$128.89	\$144.68
4.14 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$653.82	\$727.81	#DIV/0!	\$663.96	#DIV/0!	\$644.94	#DIV/0!	\$624.06	#DIV/0!	#DIV/0!	\$588.33	\$598.07	\$572.16
4.16 Risk Adjustment Transfer Amount	\$70.05	\$70.05	#DIV/0!	\$70.05	#DIV/0!	\$70.05	#DIV/0!	\$70.05	#DIV/0!	#DIV/0!	\$70.05	\$70.05	\$70.05
4.17 Premium	\$640.53	\$713.02	#DIV/0!	\$650.47	#DIV/0!	\$631.83	#DIV/0!	\$611.38	#DIV/0!	#DIV/0!	\$576.37	\$585.91	\$560.53

t 2 - Plan Product Info, select the Add Product button or Ctrl + 5

- Plan Product Info, select the Add Plan button or Ctrl + .

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utton or Ctrl + :

to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + 5

the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + 5

Balance PPO			High Deductible PPC	Health Savings PPO	Health Savings PPO Embedded	
79279PA002			79279PA003	79279PA006	79279PA007	
Balance PPO	Balance PPO 1750	Balance PPO	High Deductible	Health Savings	Health Savings	Health Savings
79279PA0020005	79279PA0020006	79279PA0020007	79279PA0030008	79279PA0060001	79279PA0070001	79279PA0070003
Gold	Gold	Gold	Bronze	Gold	Silver	Silver
0.772	0.770	0.778	0.616	0.801	0.704	0.719
Renewing	Terminated	Renewing	Terminated	Renewing	Terminated	Renewing
PPO	PPO	PPO	PPO	PPO	PPO	PPO
No	No	No	No	No	No	No
01/01/2021	01/01/2019	01/01/2021	01/01/2019	01/01/2021	01/01/2019	01/01/2021
-0.81%	0.00%	-1.08%	0.00%	0.73%	0.00%	1.39%
-0.94%			0.00%	0.73%	1.39%	

79279PA0020005	79279PA0020006	79279PA0020007	79279PA0030008	79279PA0060001	79279PA0070001	79279PA0070003
\$159,221	\$238,233	\$27,809	\$19,255	\$1,255,944	\$21,585	\$7,613
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$20,999	\$42,884	\$16,989	\$17,705	\$189,002	\$7,349	\$8,992
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$138,222	\$195,349	\$10,820	\$1,550	\$1,066,943	\$14,236	-\$1,379
\$89,619	-\$86,719	-\$40,837	-\$20,355	\$9,263	\$7,234	-\$39,366
\$107,576	\$301,257	\$90,591	\$49,210	\$1,116,126	\$49,598	\$74,148
156	609	189	104	1,754	72	146
12	33	10	7	150	0	15
\$578.06	\$570.68	\$557.42	\$580.62	\$601.21	\$0.00	\$518.02
70.09%	91.06%	21.75%	5.37%	94.81%	25.05%	-3.96%

\$1,020.65	\$391.19	\$147.14	\$185.14	\$716.05	\$299.79	\$52.15
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$134.61	\$70.42	\$89.89	\$170.24	\$107.75	\$102.06	\$61.59
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$886.04	\$320.77	\$57.25	\$14.90	\$608.29	\$197.72	-\$9.44
\$574.48	-\$142.40	-\$216.07	-\$195.72	\$5.28	\$100.48	-\$269.63
\$689.59	\$494.67	\$479.32	\$473.17	\$636.33	\$688.86	\$507.86

79279PA0020005	79279PA0020006	79279PA0020007	79279PA0030008	79279PA0060001	79279PA0070001	79279PA0070003
0.7506	0.0000	0.7502	0.0000	0.8041	0.0000	0.6960
1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000
1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000

8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%
0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$551.37	\$0.00	\$551.08	\$0.00	\$590.67	\$0.00	\$511.26

\$375.16	\$0.00	\$374.96	\$0.00	\$401.90	\$0.00	\$347.87

79279PA0020005	79279PA0020006	79279PA0020007	79279PA0030008	79279PA0060001	79279PA0070001	79279PA0070003
\$59,925	\$0	\$205,426	\$0	\$743,619	\$0	\$108,965
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$12,624	\$0	\$43,332	\$0	\$128,260	\$0	\$27,506
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$47,301	\$0	\$162,094	\$0	\$615,359	\$0	\$81,459
\$5,884	\$0	\$20,175	\$0	\$71,451	\$0	\$10,928
\$46,340	\$0	\$158,799	\$0	\$602,850	\$0	\$79,803
84	0	288	0	1,020	0	156
90.57%	#DIV/0!	90.57%	#DIV/0!	91.26%	#DIV/0!	89.78%

\$713.39	#DIV/0!	\$713.28	#DIV/0!	\$729.04	#DIV/0!	\$698.49
\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00
\$150.28	#DIV/0!	\$150.46	#DIV/0!	\$125.75	#DIV/0!	\$176.32
\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00
\$563.11	#DIV/0!	\$562.83	#DIV/0!	\$603.29	#DIV/0!	\$522.17
\$70.05	#DIV/0!	\$70.05	#DIV/0!	\$70.05	#DIV/0!	\$70.05
\$551.67	#DIV/0!	\$551.38	#DIV/0!	\$591.03	#DIV/0!	\$511.56

Rating Area Data Collection

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

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

button or Ctrl + Shift + R.

Part II of the Preliminary Justification

Highmark Coverage Advantage – Small Group Market

Scope and Range:

Highmark Coverage Advantage (HCA) is requesting a weighted average rate change of 1.12% weighted on the current premium for renewing plans shown in the Unified Rate Review Template for its 2021 ACA qualifying small group products with effective dates from January 1, 2021 to December 31, 2021. This will impact 1,715 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average rate changes at the plan level differ and range from -1.08% to 3.25% as shown in the Unified Rate Review Template.

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2020 and throughout 2021 as a result of both higher utilization and the increasing cost of healthcare services.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2021 due to more favorable premium rates afforded to them in the pre ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Coverage Advantage reported a financial gain in 2019.

Change in Medical Service Costs:

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

Change in Benefits:

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

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

Relative to the 2020 rate filing, taxes and fees are lower since the Health Insurance Provider Fee was repealed for 2021. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

Highmark Coverage Advantage (HCA)

Small Group Rate Filing

Effective January 1, 2021

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Coverage Advantage (HCA) Small Group block of business rate filing (“Filing”), for products with effective dates in calendar year 2021. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Coverage Advantage (HCA)
- State: The State of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 79279
- Market: Small Group
- Effective Date: January 1, 2021

II. Proposed Rate Changes

For all rate increases by plan please see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in line 1.11 of the URRT Worksheet 2. Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2021, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2.

The primary drivers of the 1.12% rate increase (weighted on the current premium for renewing plans in the URRT) are:

- 1.6% is due to the increase in claim levels from the base experience period
- 2.3% is due to changes in our claims trend
- 2.0% is due to changes in the risk adjustment transfer
- 4.8% from a change in the pricing of benefits and benefit richness
- 1.9% is due to the projected impact of COVID-19 on 2021 claim levels

These increases are being partially offset by the following to produce the net average increase:

- (-1.2%) from an increase in pharmaceutical rebates
- (-2.7%) is due to decreases in administrative costs, taxes and fees
- (-7.2%) from an improvement in morbidity

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

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2019, paid through February 29, 2020. We included only the non-grandfathered, insured members in HCA’s book-of-business.

III.2 Current Date:

The current date used for enrollment and premium is February 29, 2020.

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

- Historical Experience: To complete the URRT historical experience section we chose HCA’s current experience for the small group block of business for the period January 1, 2019 through December 31, 2019, with claims paid through February 29, 2020

- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HCA’s book-of-business. This section includes:
 - The amount of claims which were processed through our claims system,
 - Claims processed outside of our claims system (Rx rebates, settlements, capitated benefits), and
 - Our best estimate of claims incurred but not paid as of the Paid through Date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from HCA’s detailed claim-level historical data. We only include the non-grandfathered, insured members from HCA’s book-of-business.
- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the underlying benefit plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: HCA’s estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.980 was developed for HCA’s total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

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

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2021 rates reflects an annual trend rate of 9.6% (8.5% cost, 1.0% utilization). The annual trend estimates include the impact of provider contracting and

anticipated utilization changes to both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for our trend regression model, which will be used to establish the Company's rating trend.

The regression trend model is used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for our projected claim levels. Using the factors discussed above to adjust our projected claim levels, we can establish an appropriate assumption for trend using our experience period claim levels as the starting point. Since our historical experience would encompass the expected coverage and demographic makeup of our membership, our historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business.

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

V.2 Morbidity Adjustment

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As we have seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2021 for groups that renew on or prior to October 1, 2021, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity.

Impact of COVID-19

The Morbidity Adjustment was increased by 1.9% to reflect the estimated impact of COVID-19 on 2021 claim costs. The drivers of the increase are costs directly related to COVID-19, such as a possible vaccine and continued cost sharing waivers, as well as other care delivery changes. Due to these factors we are currently estimating an impact to 2021 claim costs of 1.9% in the PA Small Group ACA market. The components of the adjustment are discussed below.

COVID-19 Treatment Costs (1.6% increase in 2021 claims): The primary driver for 2021 is the cost of a potential new vaccine. We assume a vaccine is available and 90% of members get it in 2021, either in the office or at a retail pharmacy. Additionally, we assume some vaccines will be administered in an additional office visit with waived cost sharing. Also, we assume COVID-19 testing will be required before any outpatient procedure.

Care Delivery Change (0.3% increase in 2021 claims): We assume some increase in cost of care due to member health deteriorating slightly. Additionally, we assume a higher intensity of services per visit as providers re-engage with their patients. Finally, we assume some care will be shifted to more expensive sites of service.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period. For the development of the CY 2021 rates, this is reflected with a 1.043 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

We are projecting a slight increase in the average age from the experience period to the projection period as business migrates into ACA plans from transitional plans and other plans in the Small Group market. There is no change assumed in the projected area factor. For the development of the CY 2021 rates, this is reflected with a 1.010 Demographic Shift factor in the URRT Worksheet 1.

V.4 Plan Design Changes

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

- We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: -0.8%.
- We reflected a reduction in the capitation costs for the pediatric vision benefits: -\$0.01.
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.

- We reflected the following new benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None.
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

For the development of the CY 2021 rates, the combination of the above factors produces a 0.992 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

We are expecting an increase in savings associated with prescription drug rebates from the experience period to the projection period of \$2.17 PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.6 Manual Rate Adjustments

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

V.7 Credibility of Experience

We do not use a rigid credibility formula or pre-defined manual rate in the small group market. Based on professional judgment, if the experience can be used to produce reasonable results, it will be considered fully credible in lieu of a rigid formula. The experience period data for this Company is large enough to be fully credible. The results are based 100% on the experience period data, adjusted as described herein.

V.8 Establishing the Index Rate

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

2021	% of Members	Projected Quarterly Index Rate PMPM
1Q	26.5%	\$750.26
2Q	15.0%	\$767.66
3Q	18.9%	\$785.45
4Q	39.6%	\$803.66
Composite	100.0%	\$780.65

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

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

The limitations imposed by verifications and rounding in the URRT v5.2 workbook produce a Market Adjusted Index Rate that is slightly different from the one ultimately used in the rate development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

V.10 Reinsurance

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

V.11 Risk Adjustment Payment/Charge

To determine our estimated risk transfer for 2021, we examined historical risk scores calculated from the factors in the HHS Notice of Benefit and Payment Parameters, and other risk adjustment transfer formula components, for those members anticipated to be covered by HCA in 2021. We then estimate the statewide average risk scores and other transfer formula components by analyzing the available risk adjustment transfer component information: the Interim Summary Report on Risk Adjustment for the 2019 Benefit Year published by CMS, the PA Insurance Department's calculation of 2019 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. We do not anticipate significant migration into the small group risk pool from external populations (such as the uninsured).

HCA considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2021, and is assuming that the net cost (payments less recoveries) will be negligible for the 2021 rating period.

Given the anticipated profile of the membership within HCA in 2021, and the estimated market-wide profile, we are assuming that HCA members will have a risk profile higher than the market-wide averages, and that HCA will receive a contribution from the risk adjustment program in 2021, decreasing premiums in the rate development by \$80.38 PMPM. Note that this value is gross of the paid-to-allowed ratio, and obtained by dividing the expected risk transfer amount of \$70.05 by HCA's expected paid-to-allowed ratio in 2021. Since the projected paid-to-allowed ratio is 87.1%, the URRT Worksheet 1 result is $\$80.38 = \$70.05 / 87.1\%$.

V.12 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2021, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for HCA. For HCA, all business will be offered Off Exchange in 2021, so there are no Exchange User Fees charged in the rate development.

VI. Plan Adjusted Index Rates

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

VI.1 Administrative Expense

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

- Administrative expenses are recorded in our general ledger. Indirect operating expenses are then grouped based upon like functions, responsibilities or cost drivers and allocated to final cost objects via an appropriate cost driver.

VI.2 Taxes and Fees

The Health Insurance Provider Fee has been repealed for calendar years beginning after December 31, 2020. As such, a charge for this fee is no longer reflected in the rate development.

In addition, the Patient-Centered Outcomes Research Institute (PCORI) Fee was extended for an additional 10 years, and will be collected for all 2021 policy years. As such, the taxes and fees reflected in this filing include the anticipated PCORI fee to be collected.

The following taxes and fees were included in the 2021 rate development:

- \$0.23 PMPM for the PCORI Fee; and
- \$0.25 PMPM for the Risk Adjustment User Fee.

In total, these taxes and fees amount to 0.07% of the anticipated premium collected in 2021.

VI.3 Profit & Risk Load

The proposed rates reflect 0% of premium as a profit and risk load. HCA has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, HCA is

not waiving any right to include a profit and risk load which HCA believes is consistent with historical and legal interpretations of HCA and the Department.

VII. Calibration

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

The projected weighted average age factor is 1.514. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.514). Please note that no member will pay these rates because the age factor of 1.514 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for HCA is 0.6604.

VII.2 Geographic Factor Calibration

The projected weighted average geographic factor is 0.971. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.971. Please note that no member will pay these rates because HCA is not using a geographic factor of 0.971 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor. The Geographic Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average geographic factor, which for HCA is 1.0303.

VII.3 Tobacco Use Rating Factor Calibration

HCA does not currently utilize tobacco rating factors.

VIII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2021 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21 year old in a 1.0 area on 1/1/2021. The standard HHS Age Curve and area factors of 0.97 for regions 1, 2, 4, and 5; and 1.04 for region 6 can be used to calculate any rate found in the QHP rate template.

HCA is filing quarterly Index Rate trends of 2.32% per quarter. Subsequent quarterly rates can be developed by applying the quarterly Index Rate trend to the first quarter rates.

IX. Projected Loss Ratio

The anticipated medical loss ratio reflected in this annual rate change filing is 91.2% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

X. AV Metal Values

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

XI. Membership Projections

Since transitional policy relief was extended through 2021 for groups that renew on or prior to October 1, 2021, we project that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. Any new business anticipated in HCA will come primarily from current ACA customers. HCA is expecting growth in its ACA membership from the experience to the projection period. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XII. Terminated Plans and Products

HCA is terminating 9 QHP plans that were active in the 2019 experience period. These plans are being terminated due to changes in the CMS Actuarial Value calculator, which would have valued these plans outside of the regulated metal level bands. These plans will be mapped to a corresponding QHP of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

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

XIII. Plan Type

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

XIV. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HCA to accompany its rate filing (for calendar year 2021) for the Small Group Market off the Pennsylvania Exchange.

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

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

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

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

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

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

Signed: [Redacted]

Date: 07/20/2020

Exhibit I
Highmark Coverage Advantage (HCA)
2021

Pennsylvania Small Group Market Base Rate

	1/1/2021 Values
CY2021 Projected Period Average Members	976
CY2021 Allowed Claims	\$750.26
Projected Non-EHBs	
None	\$0.00
CY2021 Allowed Claims for EHB Only (Index Rate)	\$750.26
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.893
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2021 Market Adjusted Index Rate	\$669.88
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2021 Rate	
(a) Average Age Factor	1.514
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	0.9706
Combined Calibration Factor $1/((a/b)*c)$	0.6804

*Quarterly Index Rate trends are being set at 2.32%.

Highmark Coverage Advantage (HCA)

Exhibit II

Western, PA (WPA) Region

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

HCA	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
						Index Rate		(i)	(ii)	(iii)	(iv)	(v)
Premier Balance PPO	79279PA0010001	Platinum	Premier Balance PPO \$0 Platinum A	1,2,4,5,6	Off	\$713.02	1.0644	0.9701	1.0000	1.0000	1.0972	1.0000
	79279PA0010003	Gold	Premier Balance PPO \$0 Gold A	1,2,4,5,6	Off	\$650.47	0.9710	0.8850	1.0000	1.0000	1.0972	1.0000
	79279PA0010005	Gold	Premier Balance PPO \$500 A	1,2,4,5,6	Off	\$631.83	0.9432	0.8596	1.0000	1.0000	1.0972	1.0000
	79279PA0010007	Gold	Premier Balance PPO \$1000 A	1,2,4,5,6	Off	\$611.38	0.9127	0.8318	1.0000	1.0000	1.0972	1.0000
	79279PA0010011	Gold	Premier Balance PPO \$2000 A	1,2,4,5,6	Off	\$576.37	0.8604	0.7842	1.0000	1.0000	1.0972	1.0000
	79279PA0010015	Gold	Premier Balance PPO \$1400 A	1,2,4,5,6	Off	\$585.91	0.8747	0.7971	1.0000	1.0000	1.0972	1.0000
	79279PA0010016	Gold	Premier Balance PPO \$2500 A	1,2,4,5,6	Off	\$560.53	0.8368	0.7626	1.0000	1.0000	1.0972	1.0000
Balance PPO	79279PA0020005	Gold	Balance PPO \$1000 A	1,2,4,5,6	Off	\$551.67	0.8235	0.7506	1.0000	1.0000	1.0972	1.0000
	79279PA0020007	Gold	Balance PPO \$2000 A	1,2,4,5,6	Off	\$551.38	0.8231	0.7502	1.0000	1.0000	1.0972	1.0000
Health Savings PPO	79279PA0060001	Gold	Health Savings PPO \$1500	1,2,4,5,6	Off	\$591.03	0.8823	0.8041	1.0000	1.0000	1.0972	1.0000
	79279PA0070003	Silver	Health Savings PPO Embedded \$4250	1,2,4,5,6	Off	\$511.56	0.7637	0.6960	1.0000	1.0000	1.0972	1.0000

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

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

Highmark Coverage Advantage (HCA)

Exhibit III

Western, PA (WPA) Region

Terminated ACA Plans

Exchange	Service Zone	Regions	Terminated Plans		Mapping to...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	C	1,2,4,5,6	79279PA0010002	Premier Balance PPO \$250 Platinum A	79279PA0010001	Premier Balance PPO \$0 Platinum A
Off	C	1,2,4,5,6	79279PA0010004	Premier Balance PPO \$250 Gold A	79279PA0010005	Premier Balance PPO \$500 A
Off	C	1,2,4,5,6	79279PA0010006	Premier Balance PPO \$750 A	79279PA0010007	Premier Balance PPO \$1000 A
Off	C	1,2,4,5,6	79279PA0010008	Premier Balance PPO \$1250 A	79279PA0010015	Premier Balance PPO \$1400 A
Off	C	1,2,4,5,6	79279PA0010009	Premier Balance PPO \$1500 A	79279PA0010015	Premier Balance PPO \$1400 A
Off	C	1,2,4,5,6	79279PA0010017	Premier Balance PPO \$3500 A	79279PA0010016	Premier Balance PPO \$2500 A
Off	C	1,2,4,5,6	79279PA0020006	Balance PPO \$1750 A	79279PA0020007	Balance PPO \$2000 A
Off	C	1,2,4,5,6	79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	79279PA0070003	Health Savings PPO Embedded \$4250
Off	C	1,2,4,5,6	79279PA0070001	Health Savings PPO Embedded \$2700	79279PA0070003	Health Savings PPO Embedded \$4250

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*	79279			
Rate Effective Date*	01/01/2021			
Rate Expiration Date*	03/31/2021			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	79279PA0010001	Rating Area 1	No Preference	0-14 360.02
	79279PA0010001	Rating Area 1	No Preference	15 392.02
	79279PA0010001	Rating Area 1	No Preference	16 404.25
	79279PA0010001	Rating Area 1	No Preference	17 416.49
	79279PA0010001	Rating Area 1	No Preference	18 429.67
	79279PA0010001	Rating Area 1	No Preference	19 442.84
	79279PA0010001	Rating Area 1	No Preference	20 456.49
	79279PA0010001	Rating Area 1	No Preference	21 470.61
	79279PA0010001	Rating Area 1	No Preference	22 470.61
	79279PA0010001	Rating Area 1	No Preference	23 470.61
	79279PA0010001	Rating Area 1	No Preference	24 470.61
	79279PA0010001	Rating Area 1	No Preference	25 472.49
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	79279PA0010001	Rating Area 1	No Preference	28 511.55
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	Rating Area 2	No Preference	52	838.03	
	Rating Area 2	No Preference	53	875.81	
	Rating Area 2	No Preference	54	916.60	
	Rating Area 2	No Preference	55	957.38	
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	Rating Area 2	No Preference	57	1046.25	
	Rating Area 2	No Preference	58	1093.91	
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	Rating Area 2	No Preference	64 and over	1287.96	
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Rating Area 2	No Preference	64 and over	1141.26	
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	79279PA0020007	Rating Area 2	No Preference	29	407.23
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	Rating Area 2	No Preference	33	435.98
	Rating Area 2	No Preference	34	441.80
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	Rating Area 2	No Preference	40	465.09
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	Rating Area 2	No Preference	44	508.40
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	Rating Area 1	No Preference	27	353.85
	Rating Area 1	No Preference	28	367.01
	Rating Area 1	No Preference	29	377.82
	Rating Area 1	No Preference	30	383.22
	Rating Area 1	No Preference	31	391.32
	Rating Area 1	No Preference	32	399.43
	Rating Area 1	No Preference	33	404.49
	Rating Area 1	No Preference	34	409.89
	Rating Area 1	No Preference	35	412.60
	Rating Area 1	No Preference	36	415.30
	Rating Area 1	No Preference	37	418.00
	Rating Area 1	No Preference	38	420.70
	Rating Area 1	No Preference	39	426.10
	Rating Area 1	No Preference	40	431.50
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	Rating Area 1	No Preference	43	458.18
	Rating Area 1	No Preference	44	471.68
	Rating Area 1	No Preference	45	487.55
	Rating Area 1	No Preference	46	506.46
	Rating Area 1	No Preference	47	527.73
	Rating Area 1	No Preference	48	552.04
	Rating Area 1	No Preference	49	576.01
	Rating Area 1	No Preference	50	603.03
	Rating Area 1	No Preference	51	629.70
	Rating Area 1	No Preference	52	659.07
	Rating Area 1	No Preference	53	688.79
	Rating Area 1	No Preference	54	720.86
	Rating Area 1	No Preference	55	752.94
	Rating Area 1	No Preference	56	787.71
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	Rating Area 1	No Preference	59	878.88
	Rating Area 1	No Preference	60	916.35
	Rating Area 1	No Preference	61	948.77
	Rating Area 1	No Preference	62	970.04
	Rating Area 1	No Preference	63	996.71
	Rating Area 1	No Preference	64 and over	1012.92
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	Rating Area 2	No Preference	17	298.81
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	Rating Area 2	No Preference	28	367.01
	Rating Area 2	No Preference	29	377.82
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	Rating Area 2	No Preference	33	404.49
	Rating Area 2	No Preference	34	409.89
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	Rating Area 2	No Preference	54	720.86
	Rating Area 2	No Preference	55	752.94
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	Rating Area 2	No Preference	58	860.31
	Rating Area 2	No Preference	59	878.88
	Rating Area 2	No Preference	60	916.35
	Rating Area 2	No Preference	61	948.77
	Rating Area 2	No Preference	62	970.04
	Rating Area 2	No Preference	63	996.71
	Rating Area 2	No Preference	64 and over	1012.92
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	Rating Area 4	No Preference	27	353.85
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	Rating Area 4	No Preference	40	431.50
	Rating Area 4	No Preference	41	439.61
	Rating Area 4	No Preference	42	447.37
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	Rating Area 4	No Preference	45	487.55
	Rating Area 4	No Preference	46	506.46
	Rating Area 4	No Preference	47	527.73
	Rating Area 4	No Preference	48	552.04
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Rating Area 4	No Preference	61	948.77	
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Rating Area 4	No Preference	63	996.71	
Rating Area 4	No Preference	64 and over	1012.92	
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79279PA0070003	Rating Area 5	No Preference	22	337.64
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	79279PA0070003 Rating Area 6	No Preference	44	505.71
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	79279PA0070003 Rating Area 6	No Preference	47	565.81
	79279PA0070003 Rating Area 6	No Preference	48	591.87
	79279PA0070003 Rating Area 6	No Preference	49	617.57
	79279PA0070003 Rating Area 6	No Preference	50	646.53
	79279PA0070003 Rating Area 6	No Preference	51	675.13
	79279PA0070003 Rating Area 6	No Preference	52	706.62
	79279PA0070003 Rating Area 6	No Preference	53	738.48
	79279PA0070003 Rating Area 6	No Preference	54	772.87
	79279PA0070003 Rating Area 6	No Preference	55	807.26
	79279PA0070003 Rating Area 6	No Preference	56	844.55
	79279PA0070003 Rating Area 6	No Preference	57	882.19
	79279PA0070003 Rating Area 6	No Preference	58	922.38
	79279PA0070003 Rating Area 6	No Preference	59	942.29
	79279PA0070003 Rating Area 6	No Preference	60	982.47
	79279PA0070003 Rating Area 6	No Preference	61	1017.22
	79279PA0070003 Rating Area 6	No Preference	62	1040.03
	79279PA0070003 Rating Area 6	No Preference	63	1068.62
	79279PA0070003 Rating Area 6	No Preference	64 and over	1086.00

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*	79279			
Rate Effective Date*	04/01/2021			
Rate Expiration Date*	06/30/2021			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	79279PA0010001	Rating Area 1	No Preference	0-14368.36
	79279PA0010001	Rating Area 1	No Preference	15401.11
	79279PA0010001	Rating Area 1	No Preference	16413.63
	79279PA0010001	Rating Area 1	No Preference	17426.15
	79279PA0010001	Rating Area 1	No Preference	18439.63
	79279PA0010001	Rating Area 1	No Preference	19453.11
	79279PA0010001	Rating Area 1	No Preference	20467.07
	79279PA0010001	Rating Area 1	No Preference	21481.52
	79279PA0010001	Rating Area 1	No Preference	22481.52
	79279PA0010001	Rating Area 1	No Preference	23481.52
	79279PA0010001	Rating Area 1	No Preference	24481.52
	79279PA0010001	Rating Area 1	No Preference	25483.45
	79279PA0010001	Rating Area 1	No Preference	26493.08
	79279PA0010001	Rating Area 1	No Preference	27504.63
	79279PA0010001	Rating Area 1	No Preference	28523.41
	79279PA0010001	Rating Area 1	No Preference	29538.82
	79279PA0010001	Rating Area 1	No Preference	30546.53
	79279PA0010001	Rating Area 1	No Preference	31558.08
	79279PA0010001	Rating Area 1	No Preference	32569.64
	79279PA0010001	Rating Area 1	No Preference	33576.86
	79279PA0010001	Rating Area 1	No Preference	34584.57
	79279PA0010001	Rating Area 1	No Preference	35588.42
	79279PA0010001	Rating Area 1	No Preference	36592.27
	79279PA0010001	Rating Area 1	No Preference	37596.12
	79279PA0010001	Rating Area 1	No Preference	38599.97
	79279PA0010001	Rating Area 1	No Preference	39607.68
	79279PA0010001	Rating Area 1	No Preference	40615.38
	79279PA0010001	Rating Area 1	No Preference	41626.94
	79279PA0010001	Rating Area 1	No Preference	42638.01
	79279PA0010001	Rating Area 1	No Preference	43653.42
	79279PA0010001	Rating Area 1	No Preference	44672.68
	79279PA0010001	Rating Area 1	No Preference	45695.31
	79279PA0010001	Rating Area 1	No Preference	46722.28
	79279PA0010001	Rating Area 1	No Preference	47752.62
	79279PA0010001	Rating Area 1	No Preference	48787.29
	79279PA0010001	Rating Area 1	No Preference	49821.47
	79279PA0010001	Rating Area 1	No Preference	50859.99
	79279PA0010001	Rating Area 1	No Preference	51898.03
	79279PA0010001	Rating Area 1	No Preference	52939.93
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	79279PA0010001	Rating Area 1	No Preference	591253.40
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	79279PA0010001	Rating Area 1	No Preference	611353.07
	79279PA0010001	Rating Area 1	No Preference	621383.41
	79279PA0010001	Rating Area 1	No Preference	631421.45
	79279PA0010001	Rating Area 1	No Preference	64 and over1444.56
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	79279PA0010001	Rating Area 2	No Preference	15401.11
	79279PA0010001	Rating Area 2	No Preference	16413.63
	79279PA0010001	Rating Area 2	No Preference	17426.15
	79279PA0010001	Rating Area 2	No Preference	18439.63
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	79279PA0010001	Rating Area 2	No Preference	20467.07
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	79279PA0010001	Rating Area 2	No Preference	61	1353.07
	79279PA0010001	Rating Area 2	No Preference	62	1383.41
	79279PA0010001	Rating Area 2	No Preference	63	1421.45
	79279PA0010001	Rating Area 2	No Preference	64 and over	1444.56
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	79279PA0010001	Rating Area 4	No Preference	29	538.82
	79279PA0010001	Rating Area 4	No Preference	30	546.53
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	79279PA0010001	Rating Area 4	No Preference	61	1353.07
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	Rating Area 1	No Preference	48	697.64
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	Rating Area 1	No Preference	51	795.78
	Rating Area 1	No Preference	52	832.90
	Rating Area 1	No Preference	53	870.45
	Rating Area 1	No Preference	54	910.98
	Rating Area 1	No Preference	55	951.52
	Rating Area 1	No Preference	56	995.47
	Rating Area 1	No Preference	57	1039.84
	Rating Area 1	No Preference	58	1087.21
	Rating Area 1	No Preference	59	1110.67
	Rating Area 1	No Preference	60	1158.04
	Rating Area 1	No Preference	61	1199.00
	Rating Area 1	No Preference	62	1225.88
	Rating Area 1	No Preference	63	1259.59
	Rating Area 1	No Preference	64 and over	1280.07
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	Rating Area 2	No Preference	18	389.57
	Rating Area 2	No Preference	19	401.52
	Rating Area 2	No Preference	20	413.89
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	79279PA0070003 Rating Area 6	No Preference	59	964.13
	79279PA0070003 Rating Area 6	No Preference	60	1005.24
	79279PA0070003 Rating Area 6	No Preference	61	1040.80
	79279PA0070003 Rating Area 6	No Preference	62	1064.13
	79279PA0070003 Rating Area 6	No Preference	63	1093.39
	79279PA0070003 Rating Area 6	No Preference	64 and over	1111.17

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*	79279			
Rate Effective Date*	07/01/2021			
Rate Expiration Date*	09/30/2021			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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	79279PA0010001	Rating Area 1	No Preference	15 410.40
	79279PA0010001	Rating Area 1	No Preference	16 423.21
	79279PA0010001	Rating Area 1	No Preference	17 436.02
	79279PA0010001	Rating Area 1	No Preference	18 449.82
	79279PA0010001	Rating Area 1	No Preference	19 463.61
	79279PA0010001	Rating Area 1	No Preference	20 477.90
	79279PA0010001	Rating Area 1	No Preference	21 492.68
	79279PA0010001	Rating Area 1	No Preference	22 492.68
	79279PA0010001	Rating Area 1	No Preference	23 492.68
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	79279PA0010001	Rating Area 1	No Preference	30 559.19
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	79279PA0010001	Rating Area 1	No Preference	35 602.05
	79279PA0010001	Rating Area 1	No Preference	36 606.00
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	79279PA0010003	Rating Area 1	No Preference	57	1095.33
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	79279PA0010003	Rating Area 1	No Preference	59	1169.94
	79279PA0010003	Rating Area 1	No Preference	60	1219.83
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	79279PA0010003	Rating Area 1	No Preference	62	1291.30
	79279PA0010003	Rating Area 1	No Preference	63	1326.81
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	79279PA0010003	Rating Area 2	No Preference	17	397.77
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	79279PA0010003	Rating Area 2	No Preference	19	422.94
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	Rating Area 2	No Preference	64 and over	1309.74
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	Rating Area 1	No Preference	55	910.71
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	Rating Area 1	No Preference	62	1173.30
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	Rating Area 1	No Preference	52	689.97
	Rating Area 1	No Preference	53	721.08
	Rating Area 1	No Preference	54	754.66
	Rating Area 1	No Preference	55	788.24
	Rating Area 1	No Preference	56	824.65
	Rating Area 1	No Preference	57	861.41
	Rating Area 1	No Preference	58	900.64
	Rating Area 1	No Preference	59	920.08
	Rating Area 1	No Preference	60	959.32
	Rating Area 1	No Preference	61	993.25
	Rating Area 1	No Preference	62	1015.52
	Rating Area 1	No Preference	63	1043.44
	Rating Area 1	No Preference	64 and over	1060.41
79279PA0070003	Rating Area 2	No Preference	0-14	270.40
79279PA0070003	Rating Area 2	No Preference	15	294.44
	Rating Area 2	No Preference	16	303.63
	Rating Area 2	No Preference	17	312.82
	Rating Area 2	No Preference	18	322.72
	Rating Area 2	No Preference	19	332.62
	Rating Area 2	No Preference	20	342.87
	Rating Area 2	No Preference	21	353.47
	Rating Area 2	No Preference	22	353.47
	Rating Area 2	No Preference	23	353.47
	Rating Area 2	No Preference	24	353.47
	Rating Area 2	No Preference	25	354.88
	Rating Area 2	No Preference	26	361.95
	Rating Area 2	No Preference	27	370.44
	Rating Area 2	No Preference	28	384.22
	Rating Area 2	No Preference	29	395.53
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	Rating Area 2	No Preference	31	409.67
	Rating Area 2	No Preference	32	418.16
	Rating Area 2	No Preference	33	423.46
	Rating Area 2	No Preference	34	429.11
	Rating Area 2	No Preference	35	431.94
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	Rating Area 2	No Preference	42	468.35
	Rating Area 2	No Preference	43	479.66
	Rating Area 2	No Preference	44	493.80
	Rating Area 2	No Preference	45	510.41
	Rating Area 2	No Preference	46	530.21
	Rating Area 2	No Preference	47	552.47
	Rating Area 2	No Preference	48	577.92
	Rating Area 2	No Preference	49	603.02
	Rating Area 2	No Preference	50	631.30
	Rating Area 2	No Preference	51	659.22
	Rating Area 2	No Preference	52	689.97
	Rating Area 2	No Preference	53	721.08
	Rating Area 2	No Preference	54	754.66
	Rating Area 2	No Preference	55	788.24
	Rating Area 2	No Preference	56	824.65
	Rating Area 2	No Preference	57	861.41
	Rating Area 2	No Preference	58	900.64
	Rating Area 2	No Preference	59	920.08
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	Rating Area 2	No Preference	61	993.25
	Rating Area 2	No Preference	62	1015.52
	Rating Area 2	No Preference	63	1043.44
	Rating Area 2	No Preference	64 and over	1060.41
79279PA0070003	Rating Area 4	No Preference	0-14	270.40
79279PA0070003	Rating Area 4	No Preference	15	294.44
	Rating Area 4	No Preference	16	303.63
	Rating Area 4	No Preference	17	312.82
	Rating Area 4	No Preference	18	322.72
	Rating Area 4	No Preference	19	332.62
	Rating Area 4	No Preference	20	342.87
	Rating Area 4	No Preference	21	353.47
	Rating Area 4	No Preference	22	353.47
	Rating Area 4	No Preference	23	353.47
	Rating Area 4	No Preference	24	353.47
	Rating Area 4	No Preference	25	354.88
	Rating Area 4	No Preference	26	361.95
	Rating Area 4	No Preference	27	370.44
	Rating Area 4	No Preference	28	384.22
	Rating Area 4	No Preference	29	395.53

	79279PA0070003	Rating Area 4	No Preference	30	401.19
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	79279PA0070003	Rating Area 4	No Preference	35	431.94
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	79279PA0070003	Rating Area 4	No Preference	38	440.42
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	79279PA0070003	Rating Area 4	No Preference	53	721.08
	79279PA0070003	Rating Area 4	No Preference	54	754.66
	79279PA0070003	Rating Area 4	No Preference	55	788.24
	79279PA0070003	Rating Area 4	No Preference	56	824.65
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79279PA0070003	Rating Area 4	No Preference	62	1015.52	
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	79279PA0070003	Rating Area 6	No Preference	26	388.08
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	79279PA0070003	Rating Area 6	No Preference	31	439.24
	79279PA0070003	Rating Area 6	No Preference	32	448.33
	79279PA0070003	Rating Area 6	No Preference	33	454.02
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	79279PA0070003	Rating Area 6	No Preference	35	463.11
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	79279PA0070003	Rating Area 6	No Preference	37	469.18
	79279PA0070003	Rating Area 6	No Preference	38	472.21
	79279PA0070003	Rating Area 6	No Preference	39	478.27

	79279PA0070003 Rating Area 6	No Preference	40	484.34
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	79279PA0070003 Rating Area 6	No Preference	43	514.28
	79279PA0070003 Rating Area 6	No Preference	44	529.44
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	79279PA0070003 Rating Area 6	No Preference	47	592.35
	79279PA0070003 Rating Area 6	No Preference	48	619.63
	79279PA0070003 Rating Area 6	No Preference	49	646.54
	79279PA0070003 Rating Area 6	No Preference	50	676.86
	79279PA0070003 Rating Area 6	No Preference	51	706.80
	79279PA0070003 Rating Area 6	No Preference	52	739.77
	79279PA0070003 Rating Area 6	No Preference	53	773.12
	79279PA0070003 Rating Area 6	No Preference	54	809.12
	79279PA0070003 Rating Area 6	No Preference	55	845.13
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	79279PA0070003 Rating Area 6	No Preference	57	923.57
	79279PA0070003 Rating Area 6	No Preference	58	965.64
	79279PA0070003 Rating Area 6	No Preference	59	986.48
	79279PA0070003 Rating Area 6	No Preference	60	1028.55
	79279PA0070003 Rating Area 6	No Preference	61	1064.93
	79279PA0070003 Rating Area 6	No Preference	62	1088.81
	79279PA0070003 Rating Area 6	No Preference	63	1118.75
	79279PA0070003 Rating Area 6	No Preference	64 and over	1136.94

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*	79279			
Rate Effective Date*	10/01/2021			
Rate Expiration Date*	12/31/2021			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	79279PA0010001	Rating Area 1	No Preference	0-14 385.64
	79279PA0010001	Rating Area 1	No Preference	15 419.92
	79279PA0010001	Rating Area 1	No Preference	16 433.02
	79279PA0010001	Rating Area 1	No Preference	17 446.13
	79279PA0010001	Rating Area 1	No Preference	18 460.24
	79279PA0010001	Rating Area 1	No Preference	19 474.36
	79279PA0010001	Rating Area 1	No Preference	20 488.98
	79279PA0010001	Rating Area 1	No Preference	21 504.10
	79279PA0010001	Rating Area 1	No Preference	22 504.10
	79279PA0010001	Rating Area 1	No Preference	23 504.10
	79279PA0010001	Rating Area 1	No Preference	24 504.10
	79279PA0010001	Rating Area 1	No Preference	25 506.12
	79279PA0010001	Rating Area 1	No Preference	26 516.20
	79279PA0010001	Rating Area 1	No Preference	27 528.30
	79279PA0010001	Rating Area 1	No Preference	28 547.96
	79279PA0010001	Rating Area 1	No Preference	29 564.09
	79279PA0010001	Rating Area 1	No Preference	30 572.15
	79279PA0010001	Rating Area 1	No Preference	31 584.25
	79279PA0010001	Rating Area 1	No Preference	32 596.35
	79279PA0010001	Rating Area 1	No Preference	33 603.91
	79279PA0010001	Rating Area 1	No Preference	34 611.98
	79279PA0010001	Rating Area 1	No Preference	35 616.01
	79279PA0010001	Rating Area 1	No Preference	36 620.04
	79279PA0010001	Rating Area 1	No Preference	37 624.08
	79279PA0010001	Rating Area 1	No Preference	38 628.11
	79279PA0010001	Rating Area 1	No Preference	39 636.17
	79279PA0010001	Rating Area 1	No Preference	40 644.24
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	79279PA0010001	Rating Area 1	No Preference	43 684.06
	79279PA0010001	Rating Area 1	No Preference	44 704.23
	79279PA0010001	Rating Area 1	No Preference	45 727.92
	79279PA0010001	Rating Area 1	No Preference	46 756.15
	79279PA0010001	Rating Area 1	No Preference	47 787.91
	79279PA0010001	Rating Area 1	No Preference	48 824.20
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	79279PA0010001	Rating Area 1	No Preference	50 900.32
	79279PA0010001	Rating Area 1	No Preference	51 940.15
	79279PA0010001	Rating Area 1	No Preference	52 984.00
	79279PA0010001	Rating Area 1	No Preference	53 1028.36
	79279PA0010001	Rating Area 1	No Preference	54 1076.25
	79279PA0010001	Rating Area 1	No Preference	55 1124.14
	79279PA0010001	Rating Area 1	No Preference	56 1176.07
	79279PA0010001	Rating Area 1	No Preference	57 1228.49
	79279PA0010001	Rating Area 1	No Preference	58 1284.45
	79279PA0010001	Rating Area 1	No Preference	59 1312.17
	79279PA0010001	Rating Area 1	No Preference	60 1368.13
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	79279PA0010001	Rating Area 1	No Preference	62 1448.28
	79279PA0010001	Rating Area 1	No Preference	63 1488.10
	79279PA0010001	Rating Area 1	No Preference	64 and over 1512.30
	79279PA0010001	Rating Area 2	No Preference	0-14 385.64
	79279PA0010001	Rating Area 2	No Preference	15 419.92
	79279PA0010001	Rating Area 2	No Preference	16 433.02
	79279PA0010001	Rating Area 2	No Preference	17 446.13
	79279PA0010001	Rating Area 2	No Preference	18 460.24
	79279PA0010001	Rating Area 2	No Preference	19 474.36
	79279PA0010001	Rating Area 2	No Preference	20 488.98
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	79279PA0010001	Rating Area 2	No Preference	25 506.12
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	79279PA0010001	Rating Area 2	No Preference	30 572.15
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	79279PA0010001	Rating Area 2	No Preference	32 596.35
	79279PA0010001	Rating Area 2	No Preference	33 603.91
	79279PA0010001	Rating Area 2	No Preference	34 611.98
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	79279PA0010001	Rating Area 2	No Preference	37 624.08
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	79279PA0010001	Rating Area 2	No Preference	41 656.34
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	79279PA0010001	Rating Area 2	No Preference	43 684.06
	79279PA0010001	Rating Area 2	No Preference	44 704.23
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	79279PA0010001	Rating Area 2	No Preference	46 756.15
	79279PA0010001	Rating Area 2	No Preference	47 787.91
	79279PA0010001	Rating Area 2	No Preference	48 824.20
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	79279PA0010001	Rating Area 2	No Preference	50 900.32
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	79279PA0010001	Rating Area 2	No Preference	52 984.00
	79279PA0010001	Rating Area 2	No Preference	53 1028.36
	79279PA0010001	Rating Area 2	No Preference	54 1076.25

	79279PA0010001	Rating Area 2	No Preference	55	1124.14
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	79279PA0010001	Rating Area 2	No Preference	58	1284.45
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	79279PA0010001	Rating Area 2	No Preference	62	1448.28
	79279PA0010001	Rating Area 2	No Preference	63	1488.10
	79279PA0010001	Rating Area 2	No Preference	64 and over	1512.30
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	79279PA0010001	Rating Area 5	No Preference	15	419.92
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	79279PA0010001	Rating Area 5	No Preference	17	446.13
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	Rating Area 1	No Preference	52	871.96
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	Rating Area 1	No Preference	64 and over	1340.10
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	79279PA0070003 Rating Area 6	No Preference	44	541.71
	79279PA0070003 Rating Area 6	No Preference	45	559.94
	79279PA0070003 Rating Area 6	No Preference	46	581.66
	79279PA0070003 Rating Area 6	No Preference	47	606.08
	79279PA0070003 Rating Area 6	No Preference	48	634.00
	79279PA0070003 Rating Area 6	No Preference	49	661.54
	79279PA0070003 Rating Area 6	No Preference	50	692.56
	79279PA0070003 Rating Area 6	No Preference	51	723.19
	79279PA0070003 Rating Area 6	No Preference	52	756.93
	79279PA0070003 Rating Area 6	No Preference	53	791.05
	79279PA0070003 Rating Area 6	No Preference	54	827.89
	79279PA0070003 Rating Area 6	No Preference	55	864.73
	79279PA0070003 Rating Area 6	No Preference	56	904.67
	79279PA0070003 Rating Area 6	No Preference	57	945.00
	79279PA0070003 Rating Area 6	No Preference	58	988.04
	79279PA0070003 Rating Area 6	No Preference	59	1009.37
	79279PA0070003 Rating Area 6	No Preference	60	1052.41
	79279PA0070003 Rating Area 6	No Preference	61	1089.63
	79279PA0070003 Rating Area 6	No Preference	62	1114.06
	79279PA0070003 Rating Area 6	No Preference	63	1144.70
	79279PA0070003 Rating Area 6	No Preference	64 and over	1163.31

Highmark Coverage Advantage (HCA)

2021 Small Group Rate Filing

Trend Exhibit

Western, PA Region

Incurred Month	Members		Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-15	16,939	\$	391.68	\$ 391.68	
Feb-15	16,808	\$	374.87	\$ 383.31	
Mar-15	16,756	\$	479.06	\$ 415.08	
Apr-15	16,227	\$	414.15	\$ 414.85	
May-15	16,030	\$	386.32	\$ 409.32	
Jun-15	16,138	\$	408.45	\$ 409.18	
Jul-15	16,541	\$	435.52	\$ 412.96	
Aug-15	16,615	\$	393.16	\$ 410.47	
Sep-15	16,720	\$	469.25	\$ 417.07	
Oct-15	16,985	\$	441.20	\$ 419.54	
Nov-15	17,203	\$	424.03	\$ 419.97	
Dec-15	18,252	\$	447.15	\$ 422.43	
Jan-16	17,720	\$	411.10	\$ 424.02	8.3%
Feb-16	17,782	\$	478.90	\$ 432.90	12.9%
Mar-16	17,481	\$	477.13	\$ 432.89	4.3%
Apr-16	16,940	\$	455.34	\$ 436.24	5.2%
May-16	16,715	\$	424.47	\$ 439.19	7.3%
Jun-16	16,674	\$	438.65	\$ 441.55	7.9%
Jul-16	16,417	\$	429.81	\$ 441.10	6.8%
Aug-16	16,243	\$	463.36	\$ 446.75	8.8%
Sep-16	16,199	\$	472.00	\$ 446.91	7.2%
Oct-16	16,025	\$	448.71	\$ 447.53	6.7%
Nov-16	15,945	\$	472.83	\$ 451.52	7.5%
Dec-16	13,952	\$	459.38	\$ 452.47	7.1%
Jan-17	14,078	\$	498.65	\$ 459.59	8.4%
Feb-17	14,002	\$	461.93	\$ 457.96	5.8%
Mar-17	13,884	\$	505.68	\$ 459.71	6.2%
Apr-17	13,750	\$	466.58	\$ 460.62	5.6%
May-17	13,537	\$	542.81	\$ 470.12	7.0%
Jun-17	13,524	\$	589.53	\$ 482.17	9.2%
Jul-17	13,355	\$	496.63	\$ 488.21	10.7%
Aug-17	13,379	\$	496.62	\$ 491.22	10.0%
Sep-17	13,235	\$	498.71	\$ 493.65	10.5%
Oct-17	13,211	\$	569.14	\$ 504.00	12.6%
Nov-17	13,196	\$	513.49	\$ 507.82	12.5%
Dec-17	12,923	\$	501.91	\$ 511.52	13.0%
Jan-18	13,246	\$	888.26	\$ 543.59	18.3%
Feb-18	13,317	\$	468.77	\$ 544.51	18.9%
Mar-18	13,304	\$	586.92	\$ 551.40	19.9%
Apr-18	13,235	\$	543.59	\$ 558.07	21.2%
May-18	13,562	\$	508.76	\$ 555.17	18.1%
Jun-18	13,604	\$	570.23	\$ 553.54	14.8%
Jul-18	13,599	\$	532.85	\$ 556.54	14.0%
Aug-18	13,622	\$	591.69	\$ 564.54	14.9%
Sep-18	13,541	\$	498.59	\$ 564.40	14.3%
Oct-18	13,754	\$	541.62	\$ 562.06	11.5%
Nov-18	13,712	\$	557.33	\$ 565.63	11.4%
Dec-18	13,819	\$	507.08	\$ 565.72	10.6%
Jan-19	12,487	\$	575.62	\$ 540.04	-0.7%
Feb-19	12,238	\$	582.26	\$ 549.18	0.9%
Mar-19	12,081	\$	506.05	\$ 542.75	-1.6%
Apr-19	11,682	\$	598.74	\$ 546.83	-2.0%
May-19	11,425	\$	576.14	\$ 552.30	-0.5%
Jun-19	11,268	\$	550.47	\$ 550.57	-0.5%
Jul-19	10,942	\$	508.24	\$ 549.10	-1.3%
Aug-19	10,854	\$	537.14	\$ 544.29	-3.6%
Sep-19	10,653	\$	493.07	\$ 544.80	-3.5%
Oct-19	10,453	\$	543.59	\$ 545.02	-3.0%
Nov-19	10,404	\$	534.76	\$ 543.02	-4.0%
Dec-19	10,404	\$	571.26	\$ 548.88	-3.0%
Jan-20	10,404	\$	622.19	\$ 552.11	2.2%
Feb-20	10,404	\$	595.28	\$ 552.73	0.6%
Mar-20	10,404	\$	660.11	\$ 565.73	4.2%
Apr-20	10,404	\$	631.20	\$ 568.04	3.9%
May-20	10,404	\$	583.44	\$ 568.57	2.9%
Jun-20	10,404	\$	637.37	\$ 575.86	4.6%
Jul-20	10,404	\$	669.65	\$ 589.52	7.4%
Aug-20	10,404	\$	599.18	\$ 594.87	9.3%
Sep-20	10,404	\$	653.34	\$ 608.42	11.7%
Oct-20	10,404	\$	643.24	\$ 616.75	13.2%
Nov-20	10,404	\$	628.13	\$ 624.53	15.0%
Dec-20	10,404	\$	655.78	\$ 631.57	15.1%
Jan-21	10,404	\$	606.37	\$ 630.26	14.2%
Feb-21	10,404	\$	606.77	\$ 631.21	14.2%
Mar-21	10,404	\$	703.60	\$ 634.84	12.2%
Apr-21	10,404	\$	650.80	\$ 636.47	12.0%
May-21	10,404	\$	607.65	\$ 638.49	12.3%
Jun-21	10,404	\$	657.26	\$ 640.15	11.2%
Jul-21	10,404	\$	675.07	\$ 640.60	8.7%
Aug-21	10,404	\$	644.48	\$ 644.37	8.3%
Sep-21	10,404	\$	681.50	\$ 646.72	6.3%
Oct-21	10,404	\$	652.24	\$ 647.47	5.0%
Nov-21	10,404	\$	681.05	\$ 651.88	4.4%
Dec-21	10,404	\$	666.82	\$ 652.80	3.4%

Proposed Annual Trend (Cost & Utilization) 9.6%

Highmark Coverage Advantage (HCA)

2021 Small Group Rate Filing

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

<u>Change in Morbidity Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2019 Allowed Claims for those Members Expected to be Effective in 2021 [(Western region)]	(1)		\$ 601.18
Calendar year 2019 allowed claims PMPM [(Western region)]	(2)		\$ 587.18
COVID-19 Load	(3)		1.019
Change in Morbidity	(4)	=(1)*(3)/(2)	1.043

<u>Change in Demographics Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2021 Age Factor for Members Expected to be Effective in 2021	(1)		1.521
2021 Area Factor for Members Expected to be Effective in 2021	(2)		0.971
Calendar Year 2019 Age Factor [Western Region]	(3)		1.506
Calendar Year 2019 Area Factor [Western Region]	(4)		0.970
Change in Demographics	(5)	=[(1)*(2)]/[(3)*(4)]	1.010

<u>Change in Benefits Calculation</u>		
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 737.93	Before Network Factor Applied
EHB - Pediatric Benefits	\$ 0.51	\$ 0.51
Change in Pharmacy Rebates	\$ (2.17)	\$ (2.17)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 736.27	
Change in Benefits	0.998	

<u>Average Network Factor Calculation</u>	<u>Formula</u>			<u>Calculation</u>	Normalized
	= Sumproduct [(3),(4),(5)] / Sumproduct[(3), (4)]			1.000	Provider
Plan ID (1)	Metal Level (2)	Metal Level Benefit Richness (3)	% of Projected Membership (4)	Network Factor (5)	Network Factor
79279PA0010001	Platinum	1.18	31.35%	1.00	1.000
79279PA0010003	Gold	1.13	11.07%	1.00	1.000
79279PA0010005	Gold	1.12	19.98%	1.00	1.000
79279PA0010007	Gold	1.11	7.68%	1.00	1.000
79279PA0010011	Gold	1.09	9.73%	1.00	1.000
79279PA0010015	Gold	1.09	3.28%	1.00	1.000
79279PA0010016	Gold	1.08	3.69%	1.00	1.000
79279PA0020005	Gold	1.07	0.72%	1.00	1.000
79279PA0020007	Gold	1.07	2.46%	1.00	1.000
79279PA0060001	Gold	1.10	8.71%	1.00	1.000
79279PA0070003	Silver	1.05	1.33%	1.00	1.000

Highmark Coverage Advantage (HCA)
2021 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 8,787,083 \$ 7,657,588
 Calculated Paid to Allowed Ratio 87.15%

Plan ID	Metal Level	Projected Members	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
79279PA0010001	Platinum	306	\$ 2,869,369	\$ 2,672,529
79279PA0010003	Gold	108	\$ 977,189	\$ 860,497
79279PA0010005	Gold	195	\$ 1,745,725	\$ 1,509,159
79279PA0010007	Gold	75	\$ 663,688	\$ 561,657
79279PA0010011	Gold	95	\$ 824,350	\$ 670,700
79279PA0010015	Gold	32	\$ 279,152	\$ 229,659
79279PA0010016	Gold	36	\$ 309,674	\$ 247,173
79279PA0020005	Gold	7	\$ 59,925	\$ 47,301
79279PA0020007	Gold	24	\$ 205,426	\$ 162,094
79279PA0060001	Gold	85	\$ 743,619	\$ 615,359
79279PA0070003	Silver	13	\$ 108,965	\$ 81,459

Highmark Coverage Advantage (HCA)

2021 Small Group Filing

Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79279PA0010001	Platinum	306	2,869,369	2,672,529	0.9314	0.9701	1.0415
79279PA0010003	Gold	108	977,189	860,497	0.8806	0.8850	1.0050
79279PA0010005	Gold	195	1,745,725	1,509,159	0.8645	0.8596	0.9944
79279PA0010007	Gold	75	663,688	561,657	0.8463	0.8318	0.9829
79279PA0010011	Gold	95	824,350	670,700	0.8136	0.7842	0.9638
79279PA0010015	Gold	32	279,152	229,659	0.8227	0.7971	0.9689
79279PA0010016	Gold	36	309,674	247,173	0.7982	0.7626	0.9554
79279PA0020005	Gold	7	59,925	47,301	0.7893	0.7506	0.9509
79279PA0020007	Gold	24	205,426	162,094	0.7891	0.7502	0.9507
79279PA0060001	Gold	85	743,619	615,359	0.8275	0.8041	0.9717
79279PA0070003	Silver	13	108,965	81,459	0.7476	0.6960	0.9310
							1.0000

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Highmark Coverage Advantage (HCA)
2021 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor			
Type	Average Age Factor	% of Members	Allowed
Current ACA Book - EOY 2019	1.521	66.9%	\$528.94
Movement to ACA Book (from Transitional and New Business)	1.522	33.1%	\$533.27
Overall	1.521	100.0%	

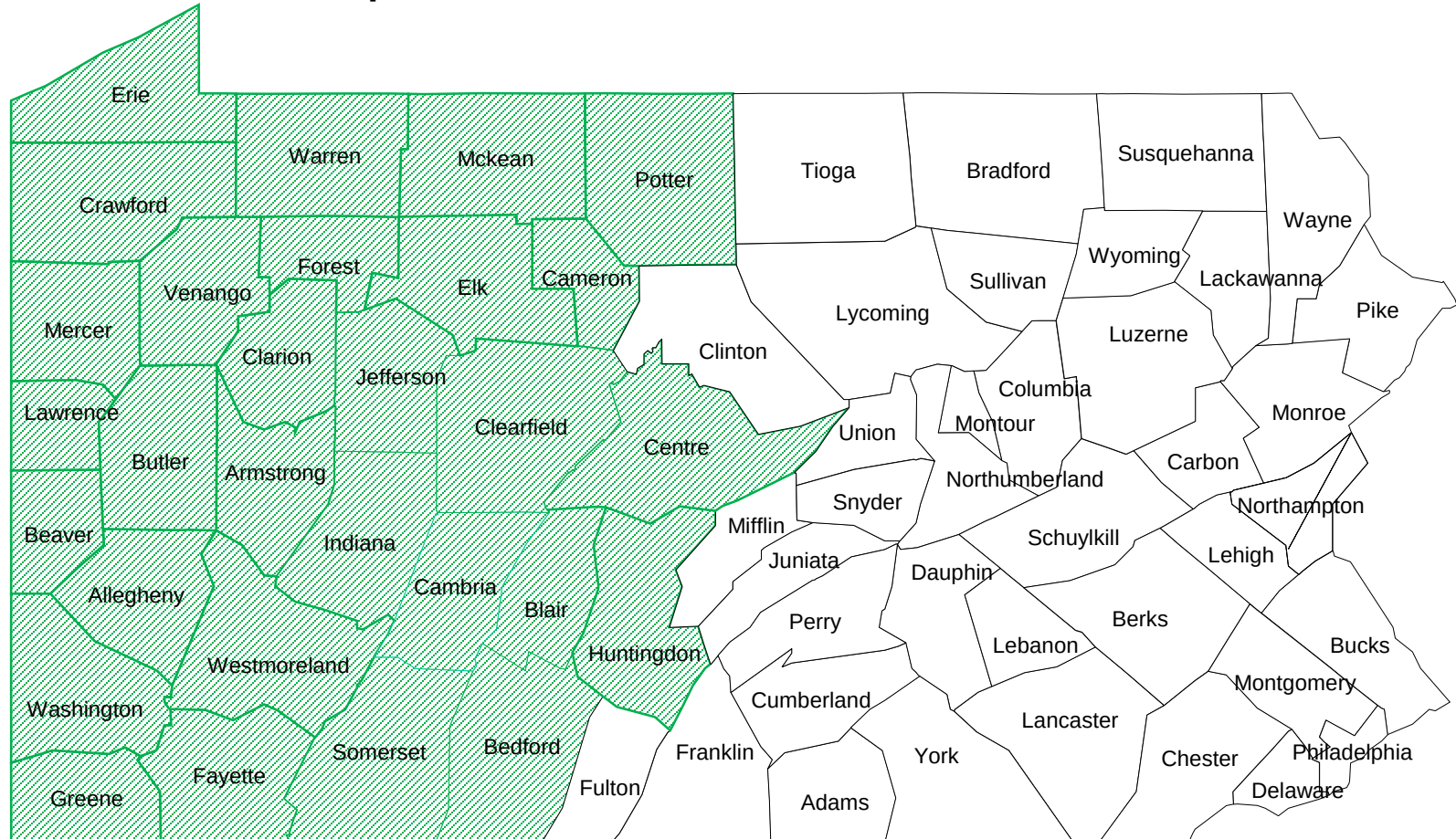
Child Capping Adjustment	1.005
Average Age Factor	1.514
Geographic Factor	0.971
Tobacco Surcharge (Not Applicable)	1.000

Area Factors					
State	County Code	County	Rating Area	Area Factor	% of Western PA Membership
PA	003	Allegheny	R-PA004	0.97	42.57%
PA	005	Armstrong	R-PA004	0.97	1.26%
PA	007	Beaver	R-PA004	0.97	2.81%
PA	009	Bedford	R-PA005	0.97	1.26%
PA	013	Blair	R-PA005	0.97	3.96%
PA	019	Butler	R-PA004	0.97	5.73%
PA	021	Cambria	R-PA005	0.97	3.57%
PA	023	Cameron	R-PA002	0.97	0.05%
PA	027	Centre	R-PA006	1.04	0.81%
PA	031	Clarion	R-PA001	0.97	1.12%
PA	033	Clearfield	R-PA005	0.97	2.84%
PA	039	Crawford	R-PA001	0.97	5.65%
PA	047	Elk	R-PA002	0.97	2.33%
PA	049	Erie	R-PA001	0.97	12.91%
PA	051	Fayette	R-PA004	0.97	2.31%
PA	053	Forest	R-PA001	0.97	0.23%
PA	059	Greene	R-PA004	0.97	0.64%
PA	061	Huntingdon	R-PA005	0.97	0.19%
PA	063	Indiana	R-PA004	0.97	0.78%
PA	065	Jefferson	R-PA005	0.97	0.24%
PA	073	Lawrence	R-PA004	0.97	0.94%
PA	083	McKean	R-PA001	0.97	0.41%
PA	085	Mercer	R-PA001	0.97	1.17%
PA	105	Potter	R-PA002	0.97	0.17%
PA	111	Somerset	R-PA005	0.97	0.42%
PA	121	Venango	R-PA001	0.97	0.50%
PA	123	Warren	R-PA001	0.97	0.52%
PA	125	Washington	R-PA004	0.97	2.19%
PA	129	Westmoreland	R-PA004	0.97	2.43%

2020 Service Area

Issuer: Highmark Choice Advantage

Market: Small Group



Key *(modify as needed)*

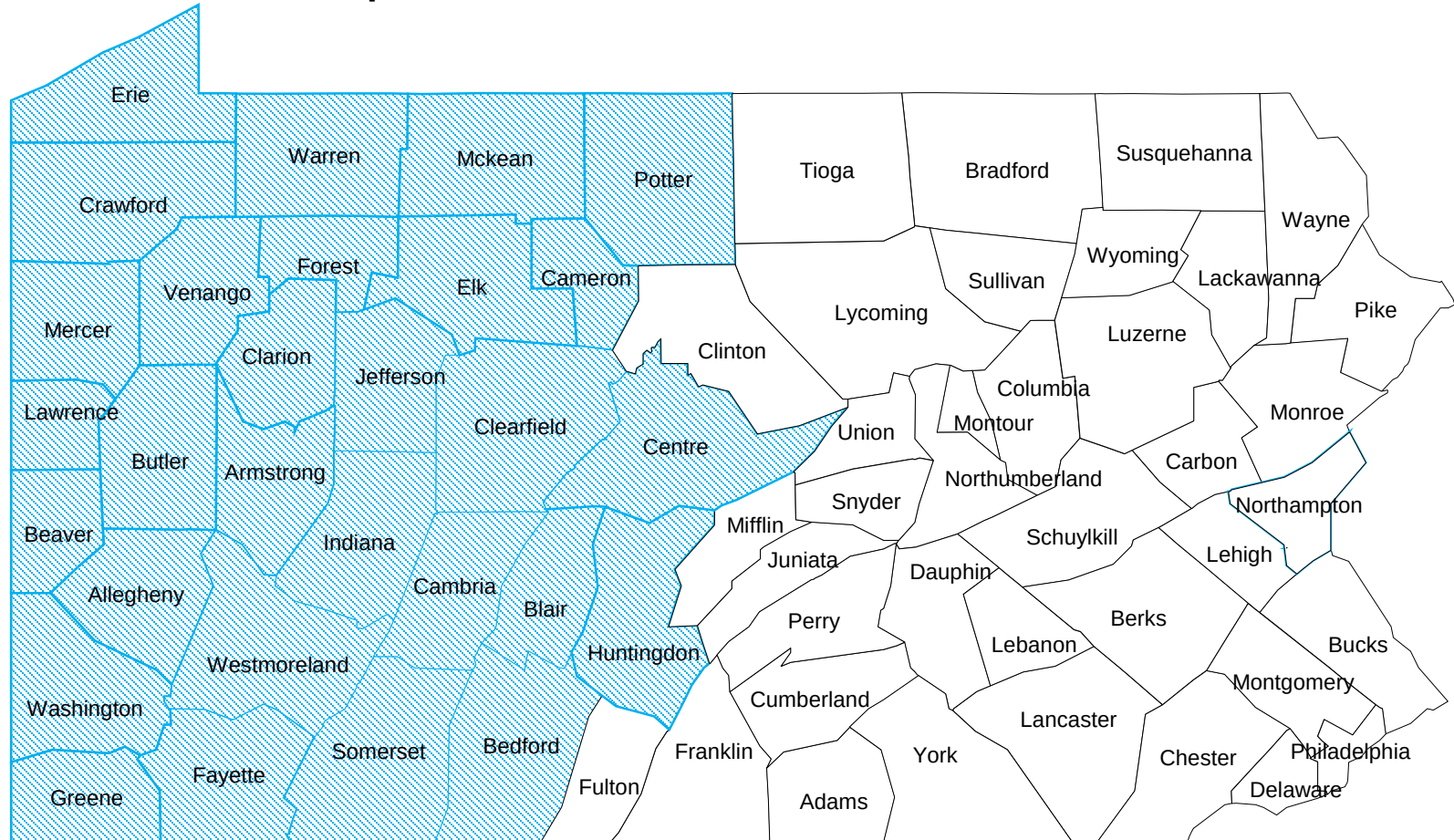
 : 2020 on-exchange service area

 : 2020 off-exchange only service area

2021 Service Area

Issuer: Highmark Choice Advantage

Market: Small Group



Key *(modify as needed)*

 : 2021 on-exchange service area

 : 2021 off-exchange only service area

**Highmark Coverage Advantage's Response to Objection Letter Dated
06/16/2020**

Product Name: HCA Small Group 2021 ACA Rate Filing

RE: HCA – 2021 Small Group ACA Compliant Plans (1A-SG-HCA-2020);

Pennsylvania Insurance Department ID #: HGHM-132380500

Objection Letter Status: Additional Information Required

Objection Letter Date: 06/16/2020

Respond By Date: 06/23/2020

Response Date: 06/23/2020

Below please find our responses to the Highmark Coverage Advantage (HCA, "Company") Small Group 2021 ACA Rate Filing Objection Letter dated 06/16/2020. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response Exhibits HCA 06232020.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

1. Please provide an exhibit displaying the distribution of member months by age (i.e., 0, 1, ..., 63, 64+) for both the actual calendar year 2019 members underlying the experience period and the projected calendar year 2021 population.

Response:

The requested exhibit has been included in the "PID Response Exhibits HCA 06232020.xlsx" file included in this response in a worksheet labeled "Q#1".

Membership distribution is not assumed to change from 2019 to 2021.

2. Please provide an exhibit displaying the distribution of member months by rating region for the actual calendar year 2019 members underlying the experience period.

Response:

The requested exhibit has been included in the “PID Response Exhibits HCA 06232020.xlsx” file included in this response in a worksheet labeled “Q#2”.

3. Per Table 2: Experience Period Claims and Premiums, please update the Estimated Risk Adjustment, in cell L36, to reflect the amount provided in the Department issued RATEE files.

Response:

The experience period risk adjustment amount in Table 2 has been updated to reflect the PA Insurance Department’s calculation of 2019 risk adjustment transfer amounts using the 5/14/2020 RATEE files.

4. In Table 3: Trend Components, the Other Medical Service Category weight has changed dramatically from 2.83% in the 2020 rate filing to 25.92% in the current filing. Please explain.

Response:

The Trend Components in Table 3 for Other Medical and Prescription Drugs were inadvertently switched. These results have been corrected in the filing update submitted with this response.

5. Please explain why the Company believes it is appropriate to assign 100% credibility to approximately 17,500 member months of actual calendar year 2019 experience. In providing your response, please describe any analysis that was performed to confirm that the Company’s determination related to the credibility of 17,500 member months is a reasonable one.

Response:

The base claims used in the development of HCA’s rates include claims data from Highmark Inc., Highmark Coverage Advantage, Highmark Choice Company, and Highmark Health Insurance Company, which is credible. In addition, the experience for this Company was compared to the experience of the other companies to assess the reasonableness of the data after accounting for known differences. For example, final rates of the different entities can be compared and expected to differ for things like network or benefit design.

6. The following questions relate to the trend assumption:

a. Please provide a detailed quantitative exhibit displaying the development of the induced utilization assumption that is included in the trend assumptions and shown in Table 3 of the Pennsylvania Rate Template file.

Response:

The requested exhibit has been included in the “PID Response Exhibits HCA 06232020.xlsx” file included in this response in a worksheet labeled “Q#6a”.

b. Please explain why the Company believes the current trend assumption is appropriate when the average normalized allowed PMPM shown in the “2021 Supplemental Exhibits” file appears to have increased at an annual rate of approximately 3.6% from 2017 to 2019. Specifically, please clearly state and demonstrate quantitatively why the projected trend rate from 2019 to 2021 is expected to be higher than that which was observed from 2017 to 2019, identifying specific drivers and their impact on the assumed difference.

Response:

The claims trend in 2019 was artificially low due to claimants with high claims that incurred claims in 2018, then left coverage in 2019. That, combined with claims being unexpectedly high in 2017, results in an artificially dampened 2 year average trend from 2017-2019. Based on the provided trend support, the 4 year average trend from 2015-2019 is 6.8%, which is closer to the 9.6% filed trend. There is also an expected increase in costs due to more expensive drug treatments and new technologies.

7. The following questions pertain to the morbidity adjustment shown in Table 5 of the Pennsylvania Rate Template file:

a. Please provide a detailed quantitative exhibit and narrative providing support for the following assertions discussed in Section 2A of the Pennsylvania Actuarial Memorandum:

i. That the Company will experience a drop in enrollment from 2019 to 2021.

ii. That the Company will lose some of the better risk groups from 2019 to 2021.

iii. That any new groups insured by 2021 will be of higher morbidity.

Response:

The Company has observed declining enrollment over the past few years, which we expect will continue through the projection period.

The Company is expecting about a 2.4% increase in morbidity from the experience period to the projection period primarily due to a loss of lower morbidity membership through 2019 that the Company has reflected in its projection period.

b. Please provide a quantitative exhibit displaying average calendar year 2019 member months, allowed cost PMPM, average demographic factor, average geographic factor, and average network factor associated with transitional and ACA groups insured through the Company in Pennsylvania, separately.

Response:

The requested exhibit has been included in the “PID Response Exhibits HCA 06232020.xlsx” file included in this response in a worksheet labeled “Q#7”.

c. Please provide a detailed quantitative exhibit displaying the development of the 2019 allowed claims PMPM for members expected to be effective in 2021, as shown in the “2021 Supplemental Exhibits” file. In providing your response, please provide a detailed explanation of the process the Company utilized to determine which members from 2019 are expected to be effective in 2021 and identify the specific quantitative impact of each of the items listed in 2(a).

Response:

The requested exhibit has been included in the “PID Response Exhibits HCA 06232020.xlsx” file included in this response in a worksheet labeled “Q#7”.

To develop the Company’s value for 2019 allowed claims for the members expected to be active in 2021, we blend 3 different types of business together. The first category consists of all of the groups that were active in Highmark’s Western Pennsylvania off-exchange ACA policies as of the end of 2019. We apply a lapse rate to this cohort’s membership that is estimated by our Sales and Finance departments. The second category consists of the expected value of the 2019 experience for groups that currently have Highmark transitional coverage but will move into our ACA block at their 2020 or 2021 renewals. This expected value is calculated by assigning each group a probability of moving based on their prospective risk level as of December 2019 and then taking the

probability weighted average of their member months, claim experience, and demographic experience. The probabilities are estimated using historical Transitional to ACA lapse rates for each risk level. The third category is for business that Highmark is expected to gain throughout 2020 and 2021. For this company, we expect that the new business will have the same allowed claim levels and demographics as the business that Highmark has in its ACA block at the end of 2019. The membership in this category is estimated by our Sales and Finance departments.

The exhibit in the attached file includes the average calendar year 2019 member months, allowed cost PMPM, average demographic factor, average geographic factor, and average network factor, for each of these three groups of business, as requested, as well as the block of business that we use as base experience for our rate development.

d. Please demonstrate that the Company has normalized for demographics, geography, network differences, etc. in developing the morbidity adjustment such that the Company is not double adjusting by applying separate demographic, geographic, network, etc. adjustments in addition to the morbidity adjustment.

Response:

As demonstrated in the attached Excel sheet, we normalize the claims from each group with their corresponding network, pricing, and induced demand factors, so that we do not double count those effects.

e. To the extent that the morbidity adjustment reflects anticipated changes in morbidity of the Company's internal small group book of business rather than changes in the morbidity of the overall Pennsylvania small group market, please explain how the morbidity adjustment was considered in the development of the Company's projected 2021 risk transfer assumption.

Response:

Although we do expect higher morbidity in the projection period compared to the experience period, the anticipated changes in morbidity within the covered ACA population are small enough to not warrant an adjustment to the Company's projected 2021 risk transfer assumption.

8. [Question and response redacted]

9. Per Table 5: Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims, Projected Incurred Risk Adjustment PMPM, please update the amount, as necessary. Please remember to update the URRT as well.

Response:

We have made the necessary updates to the Table 5 values, as well as the URRT. Note that the values are different between the URRT and PAAM exhibits because the URRT rounds its population adjustment factors to three decimal places.

10. Please reconcile the Trended EHB Allowed claims, in cell H30, Worksheet 1, of the URRT with Table 5, cell C13, Unadjusted Projected Allowed EHB Claims PMPM, of the PA AM Exhibits.

Response:

These values are different between the URRT and PAAM exhibits because the URRT rounds its population adjustment factors to three decimal places.

11. Per Table 6: Retention:

a. [Question and response redacted]

b. [Question and response redacted]

c. Using the 2019 SCHE in the Annual Statement, please quantitatively show the development of the Quality Improvements initiatives percent and PMPM amount.

Response:

Please see the worksheet labeled “Q#11c” in the “PID Response Exhibits HCA 06232020.xlsx” file included with this response for this development.

12. Per the Department’s published guidance, the Benefit Richness factors in Table 10 Column L should be developed based upon the following formula: $(\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P})^2 - (\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P}) + 1.24$. 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:

Table 10 has been updated and resubmitted along with this response.

13. 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 the rates changes across products or plans.

Response:

The requested rate increase is not the same across all products and plans. Projected rates are based on the projected claim levels and underlying benefits for each plan, and the resulting plan actuarial values. The relationships among plan actuarial values can change from year to year due to medical inflation and changes to plan parameters. Financial dynamics such as deductible leveraging and induced utilization tend to shift more costs to the Company, while some individual plan parameters, such as deductible levels, may need to be changed from the prior year's parameters in order to comply with metal level requirements. As these changes are not necessarily uniform across all plans and products, these will result in changes to the actuarial value relationships among plans, and therefore different requested rate increases.

When developing the actuarial values and cost sharing design for each plan, the Company utilizes experience data from the entire Small Group risk pool and does not consider the morbidity of the population expected to enroll in any plan. Additionally, geographic rating factors used for pricing do not include differences in population morbidity by geographic area. Thus any variance in rate changes among the plans are due solely to the changes in covered benefits and the financial dynamics discussed above, and would not reflect any expected plan morbidity.

14. Please provide an exhibit that shows quantitatively the calculation for the projected medical loss ratio of 91.3%.

Response:

Please note that with the change to the projected risk adjustment transfer, the projected medical loss ratio was changed to 91.0% in the filing documents resubmitted along with

this data call. The requested exhibit has been included in the “PID Response Exhibits HCA 06232020.xlsx” file included in this response in a worksheet labeled “Q#14”.

15. Please provide an exhibit showing the average quarterly rate change (Q1 2021/Q1 2020 – approved, etc.) groups will see if the proposed rates are approved.

Response:

The requested exhibit has been included in the “PID Response Exhibits HCA 06232020.xlsx” file included in this response in a worksheet labeled “Q#15”.

16. Please provide, by service category, the emerging claims data for this policy for the calendar year y-t-d as on end of May and discuss how this data may impact the resulting trend.

Response:

The requested exhibit has been included in the “PID Response Exhibits HCA 06232020.xlsx” file included in this response in a worksheet labeled “Q#16”. Please note that these are not normalized. The emerging 2020 claims data has seen many disruptions due to the emergence of COVID-19, while the impact from COVID-19 would not have impacted the 2019 experience period claims data. Thus since the Department has required that our initial rate filing exclude the impact of COVID-19, we are comfortable using our initially developed trend assumptions to project 2021 experience.

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

Response:

We have thoroughly tested the rates and can confirm that the rates in Table 11 of the PA AM Exhibits, PA Plan Design Summary and Rate Tables, Federal Rate Template, and the binder are identical.

18. 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:

The requested exhibit has been included in the “PID Response Exhibits HCA 06232020.xlsx” file included in this response in a worksheet labeled “Q#18”.

19. Please provide an exhibit showing the financial gains and losses for calendar years 2015-2019 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:

The requested exhibit has been included in the “PID Response Exhibits HCA 06232020.xlsx” file included in this response in a worksheet labeled “Q#19”.

[Unnumbered] 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:

The Company looks forward to receiving the COVID-19 impact assessment from the Department.

Highmark Coverage Advantage (HCA)
2021 Small Group ACA Rate Filing
Question #1, Members by Age Band

Experience Period Member Months by Age																																																												
Rating Age	0-14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+								
Member Months	2347	118	167	234	246	278	240	161	201	174	313	299	209	268	271	294	176	228	193	253	235	139	276	333	263	295	235	308	273	330	317	313	314	330	369	356	374	282	333	400	336	320	340	394	373	245	475	505	332	365	208	804								

Highmark Coverage Advantage (HCA)
2021 Small Group ACA Rate Filing
Question #2, Members by Rating Region

Rating Region	Members
Rating Region 1	64
Rating Region 2	28
Rating Region 4	211
Rating Region 5	39

20 Number of Covered Lives by Rating					
HIOS Plan ID	Plan Marketin g Name	Product	Metal	On/Off Exchange	
79279PA0010001	nce PPO \$	PPO	Platinum	Off	
79279PA0010003	hance PPO	PPO	Gold	Off	
79279PA0010005	Balance PP	PPO	Gold	Off	
79279PA0010007	Balance PP	PPO	Gold	Off	
79279PA0010011	Balance PP	PPO	Gold	Off	
79279PA0010015	Balance PP	PPO	Gold	Off	
79279PA0010016	Balance PP	PPO	Gold	Off	
79279PA0020005	ce PPO \$1	PPO	Gold	Off	
79279PA0020007	ce PPO \$2	PPO	Gold	Off	
79279PA0060001	savings PP	PPO	Gold	Off	
79279PA0070003	s PPO Emt	PPO	Silver	Off	

RATING AREA 1

0	0	60	0	0	4	0	0
Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren
\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73
\$433.99	\$433.99	\$433.99	\$433.99	\$433.99	\$433.99	\$433.99	\$433.99
\$421.56	\$421.56	\$421.56	\$421.56	\$421.56	\$421.56	\$421.56	\$421.56
\$407.91	\$407.91	\$407.91	\$407.91	\$407.91	\$407.91	\$407.91	\$407.91
\$384.56	\$384.56	\$384.56	\$384.56	\$384.56	\$384.56	\$384.56	\$384.56
\$390.92	\$390.92	\$390.92	\$390.92	\$390.92	\$390.92	\$390.92	\$390.92
\$373.99	\$373.99	\$373.99	\$373.99	\$373.99	\$373.99	\$373.99	\$373.99
\$368.07	\$368.07	\$368.07	\$368.07	\$368.07	\$368.07	\$368.07	\$368.07
\$367.88	\$367.88	\$367.88	\$367.88	\$367.88	\$367.88	\$367.88	\$367.88
\$394.34	\$394.34	\$394.34	\$394.34	\$394.34	\$394.34	\$394.34	\$394.34
\$341.31	\$341.31	\$341.31	\$341.31	\$341.31	\$341.31	\$341.31	\$341.31

RATING AREA 2

8	2	18
Elk	Cameron	Potter
\$475.73	\$475.73	\$475.73
\$433.99	\$433.99	\$433.99
\$421.56	\$421.56	\$421.56
\$407.91	\$407.91	\$407.91
\$384.56	\$384.56	\$384.56
\$390.92	\$390.92	\$390.92
\$373.99	\$373.99	\$373.99
\$368.07	\$368.07	\$368.07
\$367.88	\$367.88	\$367.88
\$394.34	\$394.34	\$394.34
\$341.31	\$341.31	\$341.31

RATING AREA 4

155	26	0	5	0	2	0	4	0	19
Allegheny	Armstron g	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washingt on	Westmor eland
\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73
\$433.99	\$433.99	\$433.99	\$433.99	\$433.99	\$433.99	\$433.99	\$433.99	\$433.99	\$433.99
\$421.56	\$421.56	\$421.56	\$421.56	\$421.56	\$421.56	\$421.56	\$421.56	\$421.56	\$421.56
\$407.91	\$407.91	\$407.91	\$407.91	\$407.91	\$407.91	\$407.91	\$407.91	\$407.91	\$407.91
\$384.56	\$384.56	\$384.56	\$384.56	\$384.56	\$384.56	\$384.56	\$384.56	\$384.56	\$384.56
\$390.92	\$390.92	\$390.92	\$390.92	\$390.92	\$390.92	\$390.92	\$390.92	\$390.92	\$390.92
\$373.99	\$373.99	\$373.99	\$373.99	\$373.99	\$373.99	\$373.99	\$373.99	\$373.99	\$373.99
\$368.07	\$368.07	\$368.07	\$368.07	\$368.07	\$368.07	\$368.07	\$368.07	\$368.07	\$368.07
\$367.88	\$367.88	\$367.88	\$367.88	\$367.88	\$367.88	\$367.88	\$367.88	\$367.88	\$367.88
\$394.34	\$394.34	\$394.34	\$394.34	\$394.34	\$394.34	\$394.34	\$394.34	\$394.34	\$394.34
\$341.31	\$341.31	\$341.31	\$341.31	\$341.31	\$341.31	\$341.31	\$341.31	\$341.31	\$341.31

RATING AREA 5

11	3	3	6	16	0	0
Bedford	Blair	Clearfield	Cambria	Huntingd on	Jefferson	Somerset
\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73
\$433.99	\$433.99	\$433.99	\$433.99	\$433.99	\$433.99	\$433.99
\$421.56	\$421.56	\$421.56	\$421.56	\$421.56	\$421.56	\$421.56
\$407.91	\$407.91	\$407.91	\$407.91	\$407.91	\$407.91	\$407.91
\$384.56	\$384.56	\$384.56	\$384.56	\$384.56	\$384.56	\$384.56
\$390.92	\$390.92	\$390.92	\$390.92	\$390.92	\$390.92	\$390.92
\$373.99	\$373.99	\$373.99	\$373.99	\$373.99	\$373.99	\$373.99
\$368.07	\$368.07	\$368.07	\$368.07	\$368.07	\$368.07	\$368.07
\$367.88	\$367.88	\$367.88	\$367.88	\$367.88	\$367.88	\$367.88
\$394.34	\$394.34	\$394.34	\$394.34	\$394.34	\$394.34	\$394.34
\$341.31	\$341.31	\$341.31	\$341.31	\$341.31	\$341.31	\$341.31

RATING AREA 6

0
Centre
\$510.06
\$465.31
\$451.98
\$437.35
\$412.31
\$419.13
\$400.97
\$394.63
\$394.43
\$422.79
\$365.94

Highmark Coverage Advantage (HCA)

2021 Small Group ACA Rate Filing

Question #6a - Change in Induced Demand

<u>Change in Induced Demand Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Result</u>
2021 Average Benefit Richness Factor	(1)		1.1292
2019 Average Benefit Richness Factor	(2)		1.1383
Change in Induced Demand	(3)	= (((2)/(1))^.5)-1	-0.40%

Highmark Coverage Advantage (HCA)
2021 Small Group ACA Rate Filing
Derivation of Change in Morbidity

<u>Change in Morbidity Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2019 Allowed Claims for those Members Expected to be Effective in 2021 [HCA, Western region]	(1)		\$ 601.18
Calendar year 2019 allowed claims PMPM [HCA, Western region]	(2)		\$ 587.18
Change in Morbidity	(3)	=(1)/(2)	1.024

*Note that these claims imply the same Network, Age, Area, and Induced D
*From 'I Data', cell M37

CY 2019 Experience for all of Highmark's WPA Small Group ACA and Transistional business	
2019 Member Months	514,805
2021 Expected Member Months	N/A
Percentage of Membership in 2021	0.0%
2019 Completed Allowed \$PMPM	\$478.40
2019 Age Factor	1.506
2019 Area Factor	0.970
2019 Induced Utilization Factor	1.138
2019 Network Factor	0.981

CY 2019 Experience for those in Highmark's WPA ACA block at the end of the year	
2019 Member Months	106,929
2021 Expected Member Months, Post Lapse	74,086
Percentage of Membership in 2021	66.9%
2019 Completed Allowed \$PMPM	\$616.64
2019 Age Factor	1.521
2019 Area Factor	0.971
2019 Induced Utilization Factor	1.131
2019 Network Factor	0.958

CY 2019 Experience for Transistional business expected to move to the ACA by 2021	
2019 Member Months	773
2021 Expected Member Months	775
Percentage of Membership in 2021	0.7%
2019 Completed Allowed \$PMPM	\$839.16
2019 Age Factor	1.550
2019 Area Factor	0.970
2019 Induced Utilization Factor	1.145
2019 Network Factor	0.992

Assumed CY 2019 Experience for business that will be new to Highmark in 2020 and 2021. (Same as current block)	
2019 Member Months	-
2021 Expected Member Months	35,856
Percentage of Membership in 2021	32.4%
2019 Completed Allowed \$PMPM	\$ 616.64
2019 Age Factor	1.521
2019 Area Factor	0.971
2019 Induced Utilization Factor	1.131
2019 Network Factor	0.958

Total 2019 Experience for those expected to be active in 2021	
2019 Member Months	107,702
2021 Expected Member Months	110,716
Percentage of Membership in 2021	100.0%
2019 Completed Allowed \$PMPM	\$ 618.19
2019 Age Factor	1.521
2019 Area Factor	0.971
2019 Induced Utilization Factor	1.131
2019 Network Factor	0.958

Factor to adjust the morbidity level from the total western PA block to the expected morbidity in Highmark's average ACA block in 2021	1.317
Base allowed claims PMPM for Transistional and ACA business in 2021, rebate adjusted, excluding capitations	\$ 456.53
2019 allowed claims PMPM for HCA ACA business in 2021	\$ 601.18

*Capitations are excluded here, as we add the full amount of the capitation in at the change in benefits I

emand Characteristics as the Total Highmark WPA block

ine.

Highmark Coverage Advantage (HCA)

2021 Small Group ACA Rate Filing

Question #11c, Quality Improvement Costs

Category	2019 SHCE
Member Months	134,575
Adjusted Premium Earned (Line 1.8)	\$71,557,061
Total Incurred Claims (Line 5.0)	\$58,018,862
Improving HC Quality Expenses (Line 6.6)	\$445,369
Claim Adjustment Expenses (Line 8.3)	\$1,311,173
General and Admin Expense (Line 10.5)	\$6,619,889
Total Expenses	\$8,376,431
Improving HC Quality Expenses	5.3%
Claim Adjustment Expenses	15.7%
General and Admin Expense	79.0%
Total Expenses	100.0%
Quality Improvement as PMPM	\$3.3
Quality Improvement as % of Premium	0.62%

Highmark Coverage Advantage (HCA)

2021 Small Group ACA Rate Filing

Question #14, Projected Medical Loss Ratio

	Claims	<u>SOURCE</u>
a.	Projected Paid EHB Claims PMPM	\$641.63 Table 5, C29
b.	Projected Risk Adjustment PMPM	\$70.05 Table 5, C31
c.	Market-Adjusted Projected Paid EHB Claims PMPM	\$571.58 = a. - b.
	Admin / Margin / Taxes & Fees	
d.	Administrative Expenses	\$56.28 Table 6, D49
e.	Profit/Contingency (after tax)	0.0% Table 6, C60
f.	Risk Adjustment User Fee	\$0.25 Table 6, D54
g.	PCORI Fee	\$0.23 Table 6, D55
	Premium	
h.	Final MLR Premium	\$628.34 = (c. + d. + f. + g.) / (1 - e.)
i.	Projected Incurred Claims w/o Taxes and Fees	\$627.86 = c. + d. + (e. * h.)
	Loss Ratio	91.0% = c. / i.

Highmark Coverage Advantage (HCA)
2021 Small Group ACA Rate Filing
Question #15, Average Quarterly Rate Change

		Q1			Q2			Q3			Q4		
HIOS ID	Plan Name	2021 Plan Level Base Rate	2020 Plan Level Base Rate	Increase	2021 Plan Level Base Rate	2020 Plan Level Base Rate	Increase	2021 Plan Level Base Rate	2020 Plan Level Base Rate	Increase	2021 Plan Level Base Rate	2020 Plan Level Base Rate	Increase
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$ 490.44	\$ 486.76	0.8%	\$ 501.81	\$ 496.79	1.0%	\$ 513.44	\$ 507.02	1.3%	\$ 525.34	\$ 517.47	1.5%
79279PA0010003	Premier Balance PPO \$0 Gold A	\$ 447.41	\$ 430.01	4.0%	\$ 457.79	\$ 438.87	4.3%	\$ 468.40	\$ 447.91	4.6%	\$ 479.26	\$ 457.14	4.8%
79279PA0010005	Premier Balance PPO \$500 A	\$ 434.60	\$ 420.03	3.5%	\$ 444.67	\$ 428.69	3.7%	\$ 454.98	\$ 437.52	4.0%	\$ 465.52	\$ 446.54	4.3%
79279PA0010007	Premier Balance PPO \$1000 A	\$ 420.53	\$ 409.79	2.6%	\$ 430.28	\$ 418.23	2.9%	\$ 440.25	\$ 426.85	3.1%	\$ 450.46	\$ 435.64	3.4%
79279PA0010011	Premier Balance PPO \$2000 A	\$ 396.45	\$ 392.05	1.1%	\$ 405.64	\$ 400.13	1.4%	\$ 415.04	\$ 408.37	1.6%	\$ 424.67	\$ 416.79	1.9%
79279PA0010015	Premier Balance PPO \$1400 A	\$ 403.01	\$ 397.24	1.5%	\$ 412.36	\$ 405.43	1.7%	\$ 421.91	\$ 413.78	2.0%	\$ 431.69	\$ 422.30	2.2%
79279PA0010016	Premier Balance PPO \$2500 A	\$ 385.55	\$ 383.68	0.5%	\$ 394.49	\$ 391.58	0.7%	\$ 403.64	\$ 399.65	1.0%	\$ 412.99	\$ 407.89	1.3%
79279PA0020005	Balance PPO \$1000 A	\$ 379.46	\$ 380.06	-0.2%	\$ 388.25	\$ 387.90	0.1%	\$ 397.25	\$ 395.89	0.3%	\$ 406.46	\$ 404.05	0.6%
79279PA0020007	Balance PPO \$2000 A	\$ 379.26	\$ 379.28	0.0%	\$ 388.05	\$ 387.10	0.2%	\$ 397.05	\$ 395.07	0.5%	\$ 406.25	\$ 403.21	0.8%
79279PA0060001	Health Savings PPO \$1500	\$ 406.53	\$ 400.32	1.6%	\$ 415.96	\$ 408.57	1.8%	\$ 425.60	\$ 416.99	2.1%	\$ 435.46	\$ 425.58	2.3%
79279PA0070003	Health Savings PPO Embedded \$4250	\$ 351.87	\$ 344.31	2.2%	\$ 360.02	\$ 351.40	2.5%	\$ 368.37	\$ 358.65	2.7%	\$ 376.91	\$ 366.04	3.0%

Highmark Coverage Advantage (HCA)

2021 Small Group ACA Rate Filing

Question #16

Service Category	Paid Claims*
Inpatient Hospital	\$62.72
Outpatient Hospital	\$165.91
Professional	\$99.28
Prescription Drug	\$157.61
Other Medical	\$11.37
Total	\$496.89

*These are paid, completed claims from January 2020 - May 2020 and include drug rebates

Highmark Coverage Advantage (HCA)

2021 Small Group ACA Rate Filing

Question #18 - Change in Induced Demand

Year	Projected Claims*	Actual Claims**
2016	\$566.70	\$471.45
2017	\$524.13	\$512.36
2018	\$494.11	\$527.24
2019	\$627.43	\$513.18

*Projected Claims are the incurred claims from URRT Worksheet I prior to risk reimbursement programs

**Actual Claims are calculated as ultimate Incurred Claims + Prescription Drug Rebates in Table 4 from the 2021 filing

Highmark Coverage Advantage (HCA)

2021 Small Group ACA Rate Filing

Question #19, Financial Experience

	2014	2015	2016	2017	2018	2019
Member Months		17,670	21,412	19,883	22,562	17,457
Premium		\$10,946,084	\$13,235,097	\$12,245,283	\$14,349,088	\$11,392,893
Incurred Claims		\$8,208,137	\$10,264,817	\$10,261,305	\$11,244,080	\$9,300,491
Admin Expense	N/A	\$770,056	\$1,216,393	\$1,017,748	\$1,389,446	\$1,195,758
Taxes and Fees		\$227,766	\$250,048	\$3,493	\$257,642	\$6,009
UW Gain/Loss		\$1,740,125	\$1,503,840	\$962,737	\$1,457,919	\$890,634
UW Gain Loss PMPM		\$98.48	\$70.23	\$48.42	\$64.62	\$51.02

CONFIDENTIAL

**Highmark Coverage Advantage's Response to Objection Letter Dated
07/07/2020**

Product Name: HCA Small Group 2021 ACA Rate Filing

RE: HCA – 2021 Small Group ACA Compliant Plans (1A-SG-HCA-2020);

Pennsylvania Insurance Department ID #: HGHM-132380500

Objection Letter Status: Data Request Sent

Objection Letter Date: 07/07/2020

Respond By Date: 07/16/2020

Response Date: 07/16/2020

Below please find our responses to the Highmark Coverage Advantage (“HCA”, “Company”) Small Group 2021 ACA Rate Filing Objection Letter dated 07/07/2020. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named “PID Response Exhibits HCA 07162020.xlsx,” which contains additional exhibits and supplemental detail, as referenced in the below responses.

1. 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 the Department’s July 13th guidance.

Response:

The Company will be submitting updated filing documents that reflect the impact of Covid-19 consistent with the Department’s guidance within the timeframe agreed upon between the Company and the Department.

2. 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

30th, 2020, or the final CMS transfer amount published on or before July 16th, if it differs from the Department calculation.

Response:

Table 2 of the Department's Actuarial Memorandum exhibits will be updated along with the updated filing submission that reflects the impact of Covid-19 consistent with the Department's guidance (see Question #1).

3. 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:

As discussed in the responses to Questions #5d and #7 below, the Company has some concerns regarding the appropriateness of the 2019 results for a basis of projection and does not intend to update its projected risk adjustment transfer amount due to the final CMS transfer amount.

4. The following questions relate to the response provided to question 6 from the objection responses dated 6/23/2020:

a. Please provide a detailed quantitative exhibit displaying the development of the 2019 and 2021 average benefit richness factors. In providing your response, please provide an exhibit displaying the distribution of members by metal for actual calendar year 2019 experience and projected 2021 members. Please demonstrate that the distributions align with the distributions shown on the 'Wksh 2 – Plan Product Info' tab of the URRT. If they do not align, please explain why.

Response:

Please see the worksheet titled "Question #4a" in the workbook submitted with this response. The benefit richness factor is applied after the age and area factors in the base rate development, so it is important to take the average benefit richness with respect to membership, average age factor in a plan, and average area factor in a plan, not just the membership. We calculated the 2019 induced demand factors with the new PID formula so there would not be false change in benefit richness caused by the formula change. The 2021 benefit richness factor is just membership weighted because in rating, it must be

assumed that each plan has the same demographics. The claims base for the morbidity adjustment uses the regional benefit richness factor, which is why we use the change in benefit richness to go from the regional benefit richness factor to this company's projected benefit richness factor.

The 2019 experience in the exhibit will not match the URRT because the 2019 experience in the exhibit is based on all small group data in WPA, but the URRT is just HCA experience. The projected 2021 enrollment matches the projected enrollment on the URRT.

b. Please update the trend support exhibit shown in the "Supplemental Exhibits" excel file to normalize for the impact of large claims (defined as the company believes reasonable for the purpose of trend analysis) for calendar years 2017 through 2019. If the average annual change in normalized allowed claim PMPM from 2017 to 2019 is lower than the filed 9.6% trend assumption, please provide quantitative support (including, but not limited to, expected increase in cost due to more expensive drug treatments and new technologies as specifically discussed in the response to question 6) demonstrating that the filed 9.6% trend is reasonable.

Response:

The Company's trend analysis and the supporting trend exhibits normalize for large claims by establishing a regression for the incurred large claim experience over time.

As discussed in the Actuarial Memorandum, to get to the adjusted allowed claims used for the development of the trend, the experience allowed claims for the Small Group ACA business is normalized for such effects as benefit leveraging, population demographics, changes in fee schedules, high dollar claims and external trend drivers. A statistical regression is applied to the historical claim levels to establish an appropriate starting point for the claims projection. The projection of claims would consider such things as anticipated changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. By performing a regression study of the underlying trend on normalized claim levels, the Company is able to develop an appropriate base claim level for the projection period, which can then be adjusted for some of the known trend drivers. Please see the exhibit named "Question #4b" in the supplemental exhibits file submitted with this response for a reproduction of the Trend exhibit, with specific drivers identified.

Some of the specific items impacting our pricing trend of 9.6% (8.5% cost, 1.0% utilization) include:

- 3.7% due to changes in claims costs arising out of negotiated provider contracts
- 1.3% due to new treatment options anticipated in pharmacy claims from pharmaceuticals in the drug pipeline
- 3.8% due to underlying regression trend levels that would capture such additional items as provider cost-shifting, aging, and changes in utilization patterns

The average normalized allowed claims from 2017 to 2019 is 3.6%. While this is lower than the filed trend assumption of 9.6%, it would not be prudent to fully rely on historical trend levels to establish the projected trend, especially when consideration is made for the other significant items impacting trend discussed above. By performing a regression study of the underlying trend on normalized claim levels, the Company is able to develop an appropriate base claim level for the projection period, which can then be adjusted for these additional drivers of trend.

c. Please explain why the Company believes it is reasonable to utilize experience as old as calendar year 2015 experience in the development of the trend assumption instead of limiting the trend analysis to more recent experience that may better reflect the current state of the Company's small group block (e.g., calendar years 2017 through 2019).

Response:

As discussed in the Actuarial Memorandum, and further expounded upon in the answer to Question #4b above, the Company's trend assumptions are derived from a projection of allowed claim cost levels that consider the many factors that can impact the projected experience, including, but not limited to, such impacts as provider contracting changes, changes in utilization patterns, and changes in available treatment options. The historical experience shown in the development of the trend assumption is analyzed to provide an appropriate level of support for the Company's regression analysis. Actuarial judgment is used to determine which time period is used to establish the appropriate window for regression. Wherever the more recent experience provides a sufficient base, it is utilized over any prior historical results.

5. The following questions relate to the response provided to question 7 from the objection responses dated 6/23/2020:

a. Please provide a detailed quantitative exhibit that demonstrates that enrollment has declined in recent years and through year-to-date 2020. Additionally, please provide a detailed quantitative exhibit that demonstrates that the Company experienced lower risk groups have lapsed in 2019 and through year-to-date 2020.

Response:

Please refer to PID Table 4, submitted with our latest filing documents, which illustrates the witnessed membership decline at the end of calendar year 2019, with a slight recovery in December. As can be seen in PID Table 1, the membership in this company as of February 2020 has increased from the end of calendar year 2019. However, based on our internal membership forecast, which relies on input from our Enrollment Forecast and Sales departments, our membership outlook is anticipated to decrease throughout the rest of 2020 and into 2021 driven by more aggressive rate actions taken by other carriers in the market in 2020, as well as aggressive rate actions anticipated to be taken for 2021.

The development of our morbidity adjustment was provided in the prior round of questions, and is resubmitted in this response on the worksheet titled “Question #5”. We calculate a 2019 claims PMPM for the members that are either active at the end of the year or expected to join our block by the rating period, at the total western PA Small Group block’s demographics. The morbidity factor is used to adjust HCA’s experience to that claims amount. Being that this factor is greater than 1.00, this implies an expectation that our morbidity will increase from 2019 to 2021. In other words, as can be seen in cell B22 of the provided worksheet, we anticipate a portion of our business to lapse, and subsequently gain membership of higher morbidity, as shown in the development of our morbidity adjustment.

b. For each cohort (e.g., CY 2019 Experience for those in Highmark’s WPA ACA block at the end of the year), please provide a detailed quantitative exhibit displaying the development of the assumed 2021 expected member months and describe the approach which was utilized to develop the assumption.

Response:

Our membership assumptions are sourced from Highmark’s internal membership forecast, which is based on input from our Enrollment Forecast and Sales departments in determining reasonable expectations of lapse rates, new business, and transitions from our transitional block to our ACA block. This forecast considers items such as historical

persistence, new business expectations, changes in market competitiveness based on anticipated rate relativities to other carriers, as well as the potential impact of movement from Transitional business. Our internal forecast modeling has suggested a 30.71% lapse rate from 2019 to 2021, which is used to project how much of our current block will still be active in 2021. The starting point for the active cohort is the active cohort's 106,929 member months in the experience period.

For the Transitional to ACA cohort, we estimate this membership by assigning each group a probability of movement to our ACA market based on their indicated Transitional premium level relative to comparable ACA rates. The 2021 expected member months is an expectation calculated with respect to those probabilities. The transition probabilities are estimated based on historical transition rates at different premium relativities.

The amount of new business we expect is simply an assumption taken from our internal forecast modeling that is largely driven by our sales team's judgement based on their historical performance at similar market rate relativities.

c. Please provide a detailed quantitative exhibit displaying the development of the "Base allowed claims PMPM for Transitional and ACA business in 2021, rebate adjusted, excluding capitations" allowed claim cost PMPM figure.

Response:

This value was mislabeled. It should have read "Base allowed claims PMPM for Transitional and ACA business in 2019, rebate adjusted, excluding capitations". We have resubmitted the original exhibit (name "Question 2") with this fix, along with a calculation of that PMPM. It is the total 2019 experience PMPM in cell B14 with Value Based Reimbursement payments added in and prescription drug rebates applied.

d. Question and response redacted.

6. The following questions relate to the response provided to question 1 from the objection responses dated 6/23/2020:

a. Please explain why the "changes in demographics" assumption shown in Table 5 of the PA Rate Template file indicates that the Company's block will increase in age from 2019 to 2021,

but the Company stated in the response to question 1 that the “membership distribution is not assumed to change from 2019 to 2021”.

Response:

The change in demographics factor is not indicative of a change in average age factor from 2019 to 2021. The change in demographics factor represents the known difference between the average age factor in the base experience and the average age factor of the active population at the end of 2019 that are expected to be in our ACA block in 2021 in this region. We assume that the 2021 age distribution will be the same as the age distribution of the active population at the end of 2019. Note that the change in demographics also includes the change in area factor, which follows the same logic as the change in age.

b. Please provide a detailed quantitative exhibit displaying the development of the “changes in demographics” assumption shown in Table 5 of the PA Rate Template file. In providing your response, please include the development of the calendar year 2019 average age factor underlying the calculation and demonstrate that the distribution of member months by age for the experience period is consistent with the distribution of member months provided in the response to question 1.

Response:

The change in demographics factor in Table 5 takes changes the demographics from being representative of the total Western PA small group population to being representative of the members in the active population at the end of 2019 that are expected to be in our ACA block in 2021. Our response to question 1 included just HCA’s experience for both lapsed and in-force members. We use regional data for the change in demographics calculation. These won’t be consistent for that reason. Please see the “Question #6” worksheet in the workbook submitted with this response for the detail behind the change in demographics factor. As mentioned in the response to 6a, it represents the change in age factor between the total 2019 experience and that of the members active at the end of 2019 that are expected to be in our ACA block in 2021. Note that the change in demographics also includes the change in area factor, which follows the same logic as the change in age factor.

7. Question and response redacted.

8. Please confirm that Actuarial Standard of Practice #25, “Credibility Procedures,” was considered when determining the credibility of the base experience.

Response:

The credibility of the data, including the credibility procedures discussed in ASOP #25, was considered when determining the credibility of the base experience. In general, the Highmark corporate family of companies would include enrollment in the experience period that is above what we would consider to be fully credible based on professional judgment. Additionally, since the Highmark health plan has multiple entities, the experience for this entity was compared to the experience of other entities to assess the reasonableness of the data after accounting for known differences. For example, final rates of the different entities can be compared and expected to differ for things like network or benefit design.

9. 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:

The Company confirms that they thoroughly test the rates of each rate filing submission 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.

10. 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. Department’s Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no “NA”)
- e. URRT
- f. Federal Rate 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 the above items).

Response:

The Company will be submitting updated filing documents that reflect the impact of Covid-19 consistent with the Department's guidance within the timeframe agreed upon between the Company and the Department. All above-referenced documents will be updated as appropriate.

Highmark Coverage Advantage (HCA)
2021 Small Group ACA Rate Filing
Derivation of Change in Induced Demand

2019 Experience					
Experience Plans	Metal	Member Months	Average Age Factor	Average Area Factor	IDF Factor (2019 estimated under new PID Method)
Transitional Experience	Transitional	381147	1.502157149	0.970200898	1.142272343
79279PA001000300	Gold	2398	1.566997498	0.97	1.170153239
79279PA001000500	Gold	2395	1.563192067	0.97	1.154802097
33709PA064000500	Bronze	332	1.476915663	0.97	1.023771414
33709PA056000900	Platinum	4751	1.459988634	0.97	1.171445827
33709PA056001500	Gold	18058	1.476124931	0.97	1.120965123
33709PA056001900	Gold	10225	1.465259071	0.97	1.109449415
33709PA056000700	Platinum	19399	1.513591113	0.97	1.18806575
33709PA063000200	Gold	493	1.580060852	0.97	1.141382846
79279PA006000100	Gold	1754	1.656383124	0.97	1.120391093
70194PA022000600	Gold	1863	1.723495974	0.97	1.098865054
33709PA045000400	Gold	2598	1.583757506	0.97	1.095890088
79279PA001000100	Platinum	5802	1.583999311	0.97	1.21636616
33709PA063000300	Gold	1424	1.412104635	0.97	1.133444812
79279PA001000700	Gold	1001	1.565045954	0.97	1.136292813
33709PA056001100	Gold	7441	1.489959952	0.97	1.127672985
33709PA056002300	Gold	6444	1.456446617	0.97	1.097788011
33709PA063000400	Gold	1364	1.498942082	0.97	1.128938824
79279PA001000400	Gold	549	1.299774135	0.97	1.154802097
79279PA001000900	Gold	174	1.478925287	0.97	1.117158287
79279PA001001100	Gold	573	1.508005236	0.97	1.11117644
33709PA056001300	Gold	5202	1.56534083	0.97	1.125707805
33709PA044001400	Gold	2489	1.608877059	0.990298103	1.123010086
33709PA056002100	Gold	2326	1.625591144	0.97	1.103255501
33709PA063000500	Gold	892	1.629401345	0.97	1.122702141
33709PA056001700	Gold	2744	1.554626093	0.97	1.116695782
79279PA002000600	Gold	609	1.369298851	0.97	1.098129314
79279PA003000800	Bronze	104	1.727365385	0.97	1.031018258
79279PA001000800	Gold	45	1.77	0.97	1.117158287
33709PA056002700	Gold	5390	1.441704267	0.97	1.088989333
33709PA044000900	Gold	1481	1.622111411	0.97	1.113287074
33709PA063000600	Gold	795	1.637309434	0.97	1.115987095
33709PA064000400	Bronze	846	1.771684397	0.972802298	1.022485694
33709PA057001300	Gold	514	1.742768482	0.97	1.081389455
33709PA064000300	Bronze	925	1.414636757	0.97	1.022485694
79279PA001000200	Platinum	407	1.503714988	0.97	1.21636616
33709PA057000800	Silver	838	1.185720764	0.97	1.050799492
79279PA001000600	Gold	148	1.328905405	0.97	1.136292813
79279PA007000300	Silver	146	1.489232877	1.002606656	1.071447116
33709PA057000900	Silver	819	1.8258779	0.97	1.042698054
79279PA001001600	Gold	82	1.138426829	0.97	1.100231453
33709PA063000800	Gold	727	1.537449794	0.97	1.111624322
33709PA064000200	Silver	587	1.3540477	0.97	1.059659061
33709PA057001200	Gold	2347	1.522395398	0.97	1.073336079
33709PA046000700	Gold	101	1.613564356	0.97	1.113287074
33709PA056003000	Gold	5044	1.619144132	0.97	1.088627913
33709PA064000100	Silver	1065	1.552132394	0.97	1.061088777
33709PA044001500	Gold	1091	1.557790101	0.97	1.08430087
70194PA023000200	Bronze	96	1.5884375	0.97	1.023271058
33709PA063001000	Gold	1480	1.646080405	0.97	1.085623457
33709PA057001100	Gold	1773	1.268730964	0.97	1.076602898
79279PA002000500	Gold	156	1.916217949	0.97	1.095209868
33709PA063001100	Gold	466	1.486253219	0.97	1.077821767
79279PA001001500	Gold	811	1.575303329	0.971075009	1.117158287
79279PA002000700	Gold	189	1.343470899	0.97	1.095400512
33709PA057001000	Silver	1209	1.403800662	0.97	1.03722223
79279PA007000100	Silver	72	2.029	0.97	1.081367955
33709PA046000800	Gold	95	1.295452632	0.97	1.114720936
79279PA001001700	Gold	27	1.120740741	0.97	1.100231453
38949PA013000200	Gold	271	1.598819188	0.97	1.127816541
38949PA013000400	Gold	66	2.570636364	0.97	1.09871042
38949PA013000100	Gold	60	1.727	0.97	1.14173842
38949PA013000500	Gold	56	2.039053571	0.97	1.079048986
38949PA013000600	Gold	26	1.649615385	0.97	1.058783765
38949PA012000200	Bronze	3	2.333	0.97	1.023799287

*Average of all Transitional Plans ID Factors

Plan Name
Premier Balance PPO \$0 Platinum A
Premier Balance PPO \$0 Gold A
Premier Balance PPO \$500 A
Premier Balance PPO \$1000 A
Premier Balance PPO \$2000 A
Premier Balance PPO \$1400 A
Premier Balance PPO \$2500 A
Balance PPO \$1000 A
Balance PPO \$2000 A
Health Savings PPO \$1500
Health Savings PPO Embedded \$4250

2021 Projections				
HIOS	Pricing AV	Benefit Richness	Worksheet II Projected Member Months	% of Enrollment
79279PA0010001	93.1%	1.1761	3672	31.4%
79279PA0010003	88.1%	1.1348	1296	11.1%
79279PA0010005	86.4%	1.1229	2340	20.0%
79279PA0010007	84.6%	1.1099	900	7.7%
79279PA0010011	81.4%	1.0884	1140	9.7%
79279PA0010015	82.3%	1.0941	384	3.3%
79279PA0010016	79.8%	1.0789	432	3.7%
79279PA0020005	78.9%	1.0737	84	0.7%
79279PA0020007	78.9%	1.0736	288	2.5%
79279PA0060001	82.8%	1.0973	1020	8.7%
79279PA0070003	74.8%	1.0513	156	1.3%

Change in Induced Demand Calculation	Reference	Formula	Result
2021 Average Benefit Richness Factor	(1)		1.1292
2019 Average Benefit Richness Factor	(2)		1.1383
Change in Induced Demand	(3)	$= ((2)/(1))^{.5}-1$	-0.40%

Highmark Coverage Advantage (HCA)

2021 Small Group ACA Rate Filing

Question #4b - Trend Support

Incurred Month	Members	Total Normalized Allowed PMPM	12-Month Moving Average PMPM	2-Year Average Annual Trend
Jan-17	14,078	\$ 498.65		
Feb-17	14,002	\$ 461.93		
Mar-17	13,884	\$ 505.68		
Apr-17	13,750	\$ 466.58		
May-17	13,537	\$ 542.81		
Jun-17	13,524	\$ 589.53		
Jul-17	13,355	\$ 496.63		
Aug-17	13,379	\$ 496.62		
Sep-17	13,235	\$ 498.71		
Oct-17	13,211	\$ 569.14		
Nov-17	13,196	\$ 513.49		
Dec-17	12,923	\$ 501.91	\$511.52	
Jan-18	13,246	\$ 888.26		
Feb-18	13,317	\$ 468.77		
Mar-18	13,304	\$ 586.92		
Apr-18	13,235	\$ 543.59		
May-18	13,562	\$ 508.76		
Jun-18	13,604	\$ 570.23		
Jul-18	13,599	\$ 532.85		
Aug-18	13,622	\$ 591.69		
Sep-18	13,541	\$ 498.59		
Oct-18	13,754	\$ 541.62		
Nov-18	13,712	\$ 557.33		
Dec-18	13,819	\$ 507.08	\$565.72	
Jan-19	12,487	\$ 575.62		
Feb-19	12,238	\$ 582.26		
Mar-19	12,081	\$ 506.05		
Apr-19	11,682	\$ 598.74		
May-19	11,425	\$ 576.14		
Jun-19	11,268	\$ 550.47		
Jul-19	10,942	\$ 508.24		
Aug-19	10,854	\$ 537.14		
Sep-19	10,653	\$ 493.07		
Oct-19	10,453	\$ 543.59		
Nov-19	10,404	\$ 534.76		
Dec-19	10,404	\$ 571.26	\$548.88	3.6%
Jan-20	10,404	\$ 622.19		
Feb-20	10,404	\$ 595.28		
Mar-20	10,404	\$ 660.11		
Apr-20	10,404	\$ 631.20		
May-20	10,404	\$ 583.44		
Jun-20	10,404	\$ 637.37		
Jul-20	10,404	\$ 669.65		
Aug-20	10,404	\$ 599.18		
Sep-20	10,404	\$ 653.34		
Oct-20	10,404	\$ 643.24		
Nov-20	10,404	\$ 628.13		
Dec-20	10,404	\$ 655.78	\$631.57	
Jan-21	10,404	\$ 606.37		
Feb-21	10,404	\$ 606.77		
Mar-21	10,404	\$ 703.60		
Apr-21	10,404	\$ 650.80		
May-21	10,404	\$ 607.65		
Jun-21	10,404	\$ 657.26		
Jul-21	10,404	\$ 675.07		
Aug-21	10,404	\$ 644.48		
Sep-21	10,404	\$ 681.50		
Oct-21	10,404	\$ 652.24		
Nov-21	10,404	\$ 681.05		
Dec-21	10,404	\$ 666.82	\$652.80	9.1%

Total Projection Trend: 9.1%

Components of Trend:

Cost - Contracting Trend 3.7%
 Cost - New Therapies 1.3%
 Cost - Core Trend 3.0%
 Utilization - Core Trend 0.8%

Component Cost Trend: 8.2%
 Component Utilization Trend: 0.8%

Final Pricing Trends (within reasonable range):

Pricing Cost Trend: 8.5%
 Pricing Utilization Trend: 1.0%

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Highmark Coverage Advantage (HCA)
2021 Small Group ACA Rate Filing
Derivation of Change in Morbidity

Change in Morbidity Calculation	Reference	Formula	Calculation
2019 Allowed Claims for those Members Expected to be Effective in 2021 [HCA, Western region]	(1)		\$ 601.18
Calendar year 2019 allowed claims PMPM [HCA, Western region]	(2)		\$ 587.18
Change in Morbidity	(3)	=(1)/(2)	1.024

*Note that these claims imply the same Network, Age, Area, and Induced Demand Characteristics
 *From 'I Data', cell M37

CY 2019 Experience for all of Highmark's WPA Small Group ACA and Transistional business	
2019 Member Months	514,805
2021 Expected Member Months	N/A
Percentage of Membership in 2021	0.0%
2019 Completed Allowed \$PMPM	\$478.40
2019 Age Factor	1.506
2019 Area Factor	0.970
2019 Induced Utilization Factor	1.138
2019 Network Factor	0.981

CY 2019 Experience for those in Highmark's WPA ACA block at the end of the year		
2019 Member Months	106,929	Lapse Rate
2021 Expected Member Months, Post Lapse	74,086	30.71%
Percentage of Membership in 2021	66.9%	
2019 Completed Allowed \$PMPM	\$616.64	
2019 Age Factor	1.521	
2019 Area Factor	0.971	
2019 Induced Utilization Factor	1.131	
2019 Network Factor	0.958	

CY 2019 Experience for Transistional business expected to move to the ACA by 2021	
2019 Member Months	773
2021 Expected Member Months	775
Percentage of Membership in 2021	0.7%
2019 Completed Allowed \$PMPM	\$839.16
2019 Age Factor	1.550
2019 Area Factor	0.970
2019 Induced Utilization Factor	1.145
2019 Network Factor	0.992

Assumed CY 2019 Experience for business that will be new to Highmark in 2020 and 2021. (Same as current block)	
2019 Member Months	-
2021 Expected Member Months	35,856
Percentage of Membership in 2021	32.4%
2019 Completed Allowed \$PMPM	\$ 616.64
2019 Age Factor	1.521
2019 Area Factor	0.971
2019 Induced Utilization Factor	1.131
2019 Network Factor	0.958

Total 2019 Experience for those expected to be active in 2021	
2019 Member Months	107,702
2021 Expected Member Months	110,716
Percentage of Membership in 2021	100.0%
2019 Completed Allowed \$PMPM	\$ 618.19
2019 Age Factor	1.521
2019 Area Factor	0.971
2019 Induced Utilization Factor	1.131
2019 Network Factor	0.958

Factor to adjust the morbidity level from the total western PA block to the expected morbidity in Highmark's average ACA block in 2021	1.317
Base allowed claims PMPM for Transistional and ACA business in 2019, rebate adjusted, excluding capitations	\$ 456.53
2019 allowed claims PMPM for HCA ACA business in 2021	\$ 601.18

*Capitations are excluded here, as we add the full amount of the capitation in at the change in benefits line.

Prescription Drug Rebates	\$ (25.78)
Hospital Settlements (VBR payments, claims paid outside of claim processing system)	1.008

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Highmark Coverage Advantage (HCA)
2021 Small Group ACA Rate Filing
Development of Change in Demographics

	Projected Member Months	Age Factor	Allowed Claims	Reference
Full Year 2019 for those in ACA at EOY	74,086	1.521	\$528.94	(1)
Existing 1 to 50 Non-ACA in 2019 to ACA by 2021	775	1.550	\$718.06	(2)
New ACA Business in 2020 & 2021	35,856	1.521	\$528.94	(3)
Existing 51 to 100 Moving to ACA in 2020 & 2021	-	1.000	\$ -	(4)
ACA Business in 2021	110,716	1.521		(5) = 1/(SUMPRODUCT(B6:B9,1/C6:C9,D6:D9)/SUMPRODUCT(B6:B9,D6:D9))

Age Factor Used for Rating at Prior Renewal
Age at Next Renewal (so prior renewal was 1 minus this age)
Active WPA ACA at EOY (All Dependents)
Active WPA Transitional at EOY Expected to Move to ACA (All Dependents)
All WPA Small Group Experience (All Dependents)

BEP Age Factor	1.506
BEP Area Factor	0.970
ACA Business in 2021 Area Factor	0.971
Change in Demographics Factor	1.010

	0.765	0.765	0.833	0.859	0.885	0.913	0.941	0.97	1	1	1	1	1.004	1.024	1.048	1.087	1.119	1.135	1.159	1.183	1.198	1.214	1.222	1.23	1.238	1.246	1.262
Under 15	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
	14727	1124	1065	1118	1106	1352	1274	1345	1185	1392	1663	1660	1647	1653	1866	1956	1887	1813	1933	2003	1904	1720	1786	1928	1856	1803	1513
	154.48	14.75	16.905	16.61	16.435	17.74	19.5	21.82	20.945	20.575	20.735	19.695	17.725	10.765	11.145	12.225	12.445	14.27	15.11	14.235	15.41	16.82	15.53	15.345	15.12	15.415	15.66
	73999	6545	6672	6788	7163	7713	7769	8527	8038	8306	8820	8490	7970	6054	7141	7227	7201	7358	7473	7656	8042	7710	7748	8138	7926	7948	7509

	1.278	1.302	1.325	1.357	1.397	1.444	1.5	1.563	1.635	1.706	1.786	1.865	1.952	2.04	2.135	2.23	2.333	2.437	2.548	2.603	2.714	2.81	2.873	2.952	3
41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+	
	1788	1832	1555	1628	1910	1905	1824	1675	1820	1770	1694	1881	1979	2473	2074	2188	2255	2115	2016	2407	2307	2009	1969	1741	3835
	15.18	15.365	14.425	16.63	16.88	17.24	18.69	23.045	21.955	21.885	22.465	24.07	25.92	27.915	26.94	25.265	25.335	25.57	25.325	24.065	22.695	22.135	20.25	19.475	51.535
	7862	7701	7399	7753	7882	8297	8516	9645	9859	9816	9188	9625	10735	11198	11070	10396	10754	10594	11028	10727	9692	9069	8328	7800	17940