

Actuarial Department
100 N. Academy Ave.
Danville, PA 17822-5002
Tel. • 800-447-4000
GeisingerHealthPlan.com



May 15, 2020

Ms. Tracie Gray – Director
Bureau of Life, Accident and Health Insurance
Pennsylvania Insurance Department
Email tgray@pa.gov
Phone: 717-705-7257

Dear Ms. Gray:

The following is in response to the Department's guidance as of April 13, 2020:

1. Company Name & NAIC#: Geisinger Quality Options – NAIC# 12743
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2021
5. Average rate change: -11.5%
6. Range of rate change requested: -22.8% to 7.5%
7. Total additional annual revenue generated from the proposed rate change: \$-3,737,222
8. Product: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2020)
10. Metal Levels & Catastrophic Plans: Bronze, Silver and Gold plans
11. Current number of covered lives and of policyholders as of 2/1/20: 3,476 covered lives and 2,470 policyholders
12. Number of plans offered in 2021: 13 gold plans, 26 silver plans and 26 bronze plans (for a total of 65 plans); Number of plans offered in 2020: 13 gold plans, 26 silver plans and 13 bronze plans, (for a total of 52 plans)
13. Contract form #: M-152-115-F Rev. 1/21, M-152-392-F Dev. 1/21; SERFF #: GSHP-132364636; Binder ID #: GSHP-PA21-125099297
14. HIOS issuer ID: 75729; HIOS submission tracking#: 75729-1750726045990029319

For a detailed explanation of our rate development, please refer to the **"actuarial memorandum and attestation"** uploaded in SERFF under the **"supporting documentation"** tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Kurt J. Wrobel".

Kurt J. Wrobel, FSA, MAAA
Chief Financial Officer

cc. Karena Weikel, ASA, MAAA, Interim Chief Actuary
Sarah MacDerment, FSA, MAAA, Actuarial Director
Everard Riley, ASA, MAAA, Associate Actuary
Devon Dietrich, Actuarial Analyst

Attachment I

Rate Change Summary

Geisinger Quality Options – Individual Plans

Rate request filing ID # GSHP-132364636 - 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:	-13.6%
Revised requested average rate change:	NA
Range of requested rate change:	-24.6% to 5.0%
Effective date:	1/1/2021
Mapped Members:	3,476
Available in:	Rating Areas 2, 3, 5, 6, 7 and 9

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$ 39,206,788
Claims	\$ 27,414,218
Administrative expenses	\$ 3,397,455
Taxes & fees	\$ 2,315,815
Company made (after taxes)	\$ 6,079,301

How it plans to spend your premium

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

Claims:	86.5%
Administrative:	8.0%
Taxes & fees:	3.5%
Profit:	2.0%

The company expects its annual medical costs to increase **9.49%**.

Explanation of requested rate change

Geisinger Quality Options has proposed an overall base rate decrease of -13.6% for Individual PPO members renewing in the Marketplace effective January 1, 2021 through December 1, 2021. The actual range of proposed rate changes vary from a minimum of -24.6% to a maximum of 5.0%. The key drivers of this decrease are changes in the expected morbidity of the population, risk adjustment, the implementation of the state-based reinsurance program, changes to pricing AVs, and the changes to the induced demand calculation. The total projected 2021 administrative costs are slightly higher than those used for the current 2020 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2021 to maintain the desired metallic level.

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July 16, 2020

Ms. Tracie Gray – Director
Bureau of Life, Accident and Health Insurance
Pennsylvania Insurance Department
Email tgray@pa.gov
Phone: 717-705-7257

Dear Ms. Gray:

The following is in response to the Department's questions as of July 7, 2020:

1. Company Name & NAIC#: Geisinger Quality Options – NAIC# 12743
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2021
5. Average rate change: -13.6%
6. Range of rate change requested: -24.6% to 5%
7. Total additional annual revenue generated from the proposed rate change: \$-4,395,386
8. Product: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2020)
10. Metal Levels & Catastrophic Plans: Bronze, Silver and Gold plans
11. Current number of covered lives and of policyholders as of 2/1/20: 3,476 covered lives and 2,470 policyholders
12. Number of plans offered in 2021: 13 gold plans, 26 silver plans and 26 bronze plans (for a total of 65 plans); Number of plans offered in 2020: 13 gold plans, 26 silver plans and 13 bronze plans, (for a total of 52 plans)
13. Contract form #: M-152-115-F Rev. 1/21, M-152-392-F Dev. 1/21; SERFF #: GSHP-132364636; Binder ID #: GSHP-PA21-125099297
14. HIOS issuer ID: 75729; HIOS submission tracking#: 75729-1750726045990029319
15. Summary of changes made in response to questions dated June 16, 2020:
 - a. Revisions were made to the Actuarial Memorandum Exhibits
 - i. In response to #1, Table 2 cell L36, Table 2b cell L9
 - ii. In response to #5, Table 5 cell C16
 - iii. In response to #9a, Table 5 cell C31
 - iv. In response to #10, Table 6 cell C54
 - v. In response to #19, Table 14 cell L27
 - vi. As a result of these changes, these changes were also necessary:
 1. Table 5 cell C32
 2. Table 6 cell C50
 3. Table 10, columns R and S
 - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
 - i. In response to #1, page 3
 - ii. In response to #9a, page 6, 7 and 10
 - iii. In response to #10, page 7
 - iv. In response to #12, page 7
 - v. As a result of these changes, these changes were also necessary:
 1. The overall increase, range of increases and reason for rate increases on pages 1 and 2

2. Retention as % of premium, page 7
 3. Projected loss ratio, page 8
16. Summary of changes made in response to questions dated July 7, 2020:
- a. Revisions were made to the Actuarial Memorandum Exhibits
 - i. In response to #11, Table 2 cell L36, Table 2b cell L9
 - ii. In response to #12, Table 5 cell C31
 - iii. As a result of these changes, these changes were also necessary:
 1. Table 5 cell C32
 2. Table 6 cell C50
 3. Table 10, column R
 - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
 - i. In response to the updated risk adjustment numbers provided by the Department on 6/30/20
 1. Estimated risk adjustment for CY2019 on page 3
 2. CY2019 loss ratio on page 3
 3. CY2021 projected risk adjustment on page 6
 - ii. As a result of these changes, these changes were also necessary:
 1. The overall increase and range of increases on pages 1 and 2
 2. Calculation of the Exchange User Fee on page 6
 3. Calculation of the Market-Adjusted Projected Total Allowed Claims PMPM on page 7
 4. Retention as % of premium, page 7
 5. Projected loss ratio, page 8

For a detailed explanation of our rate development, please refer to the “**actuarial memorandum and attestation**” uploaded in SERFF under the “**supporting documentation**” tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,



Kurt J. Wrobel, FSA, MAAA
President

cc. Karena Weikel, ASA, MAAA, Interim Chief Actuary
Sarah MacDermont, FSA, MAAA, Actuarial Director
Everard Riley, ASA, MAAA, Associate Actuary
Devon Dietrich, Actuarial Analyst

Actuarial Memorandum – Individual GQO

1. Basic Information and Data

General Information

Company Identifying Information (as included in Table 0)

Company Legal Name: Geisinger Quality Options

State: Pennsylvania

HIOS Issuer ID: 75729

NAIC Number: 12743

Market: Individual

Effective Date: 1/1/2021

Company Contact Information

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number: 75729-1750726045990029319

Contract Form Number: M-152-115-F Rev. 1/21, M-152-392-F Dev. 1/21

SERFF Number: GSHP-132364636

Binder ID Number: GSHP-PA21-125099297

Rate History and Proposed Variations in Rate Changes

Rate History

The recent historical rate increases are summarized in the table below.

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2015	GSHP-129625425	13.7%	7.8%	19.4%
2016	GSHP-130072442	20.0%	15.2%	21.1%
2017	GSHP-130558343	0.0%	0.0%	0.0%
2018	GSHP-131024096	-20.1%	-20.1%	-20.1%
2019	GSHP-131501975	7.8%	7.8%	7.8%
2020	GSHP-131915677	7.8%	-2.9%	10.9%

For 2015 and 2016, the increases were not uniform but varied by plan. For 2017-2019 the increase was uniform by plan since there was only one plan. For 2020, the increases were not uniform but varied by plan.

Proposed Rate Increase

This filing applies to PPO products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 13 gold plans, 26 silver plans, 26 bronze plans, for a total of 65 plans offered in 2021. For every county in our service area, we will continue to have one silver plan offered Off-Exchange only. These plans do not include the adjustment of the defunding of CSR and therefore are lower priced than a similar plan offered On-Exchange.

As of February 2020, 3,476 covered lives and 2,470 policyholders will be impacted by this filing. The proposed overall rate decrease is 13.6% but is not uniform by plan. The increases range from -24.6% to 5.0%. Table 10 shows the increases at the plan level. These increases vary by plan due to benefit

changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

Average Rate Change

The average rate change from Table 10, cell AC15 is -13.6% and is entered as the “percent rate change requested” in the SERFF Rate Review Detail Screen. It is the change in the Calibrated Plan-adjusted Index rate (as instructed by the Department). In addition, the change in 21-year-old non-tobacco premium PMPM, as calculated in Table 11, cell AN13, is -14.8%.

Membership Count

Table 1 shows the average age and the member months in the experience period of calendar year 2019, as well as the average age and the current members as of February 1, 2020 by age range. The projected member months for the rating period are also included.

Benefit Changes

To maintain current metal tier levels, several existing plans experienced cost sharing adjustments that were necessitated by the 2021 AV calculator. The first item we looked to update was the Maximum Out of Pocket. After that, we looked at the additional cost sharing elements to maintain metallic level. The ‘Benefit Change’ tab in the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx” summarizes the changes made by HIOS ID.

Reason for Rate Increase

The primary components of this rate decrease are:

- Normalized Risk Pool experience: 5%, row 77 on Table 8
- Trend: 3%, row 78 on table 8
- Morbidity: -4%, row 79 on table 8
- Risk Adjustment: -11%, row 81 on table 8
- Introduction of Reinsurance Program: -6%, row 83 of table 8
 - The formulas in table 8 are set up to use the wrong sign for the impact of the reinsurance program. The impact of this program should decrease rates instead of increasing them.
- Pricing AV Changes: -4%, row 87 on table 8
- Changes to Induced Demand Calculation: 5%, row 88 on table 8
- Taxes and Fees: -3%, row 96 on table 8

Each of these components is discussed in detail later in this document and are displayed in Table 8 of the exhibits.

Experience Period Claims and Premium

Paid Through Date

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2019 and paid through February 2020. The data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1, except the Allowed Claims and Incurred Claims, as explained below. This includes only experience for ACA compliant plans and does not include experience for transitional business.

Premiums (net of MLR Rebate) in Experience Period

Premiums include earned premiums for calendar year 2019 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2019 rebate filing. Estimates suggest that the individual market MLR will be above the minimum MLR target of 80%.

Allowed and Incurred Claims Incurred During the Experience Period

The Experience Period Claims are based on individual ACA compliant business incurred and paid claims with IBNR added for the tail of claims incurred but not reported. Allowed claims are calculated by combining paid claims and estimated member cost share. The Incurred and Allowed Claims in Section I of Worksheet 1 of the URRT are the Incurred or Allowed from Table 2, but also include the Rx Rebates and Capitation. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity and market segment level claim lag tables. This method is appropriate to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

There were no non-EHB benefits in the experience period.

Geisinger outsources several benefits and therefore has capitation expenses. The capitated expenses cover chiropractic services, nurse line, mental health services and pediatric dental. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. The historical capitation amounts are on the "Capitation" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx".

Pharmacy rebates are listed on Table 2. These rebate dollars would be removed from the Ultimate Incurred Claim liability to the insurer and are removed from the Incurred Claims and the Allowed Claims on Worksheet 1 of the URRT.

The estimated risk adjustment for the experience period is the estimate calculated by the Pennsylvania Insurance Department which we received on June 30, 2020.

The calendar 2019 loss ratio, as displayed on Table 2 is 69.92%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

Benefit Categories

Benefit categories are determined by the classification of claims in the Milliman Health Cost Guidelines.

Credibility of Data

The Credibility Manual Rate is a combination of our GHP and GQO experience, giving us an even more credible manual rate than if we determined them separately by product. Combining the GHP and GQO Single Risk Pools also aids in consistency between the products. Historically, we have seen enrollment

move between our GHP and GQO products. It is very important that our premium rates are consistent between products.

To avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25.

The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the “blended” data would be the same as the data in Table 2b.

The experience period data in Table 2 or 4 does not include data for any transitional business.

Adjustments Made to the Data

The population represented in the Experience Period is expected to continue into the Projection Period.

The Projected Allowed Experience Claims are adjusted for changes as described in the section below.

The Single Risk Pool Adjustment Factors on Table 5 match those on Worksheet 1 of the URRT.

Morbidity Adjustments

We have applied a Morbidity adjustment of 1.01 to reflect the removal of the Individual Mandate and the potential impact of AHPs, STLDIs and HSA’s on the risk pool. We have also applied a Reinsurance Morbidity adjustment of .999. These are 2 separate adjustment factors in Table 5 as described below.

Changes in Benefits

We have no planned changes to the scope of benefits covered.

Changes in Demographics

We are applying a 1.7% adjustment factor to account for the unfavorable demographic shift between CY2019 and February 2020. This adjustment factor is developed on the “Manual_Age_Factor” tab of file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx”. The Change in Demographics factor on Table 5 is 1.017 and is 1.931/1.898.

Change in Other

There are 2 items captured in the “Change in Other” adjustment. One is our private reinsurance coverage. The other is our change in Pharmacy Benefits Manager (PBM). Only slight changes are expected. The Reinsurance adjustment is developed on the “Reinsurance” tab, while the change in PBM is developed on the “PBM” tab in the file

“PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx”. Cell D21 on Table 5 shows the multiplication of these two adjustments.

CSR Defunding Adjustment

Due to the lack of CSR funding expected in 2021, the PID instructed carriers to use a factor 1.20. This factor is displayed in column P on Table 10.

Trend Identification

Experience data was trended using an annual trend of 9.5%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category to weight to develop the total composite trend.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. We have combined our GHP and GQO experience to develop the trend to apply to both Individual ACA pools. Table 4b is the combined experience for our Individual ACA block (GHP and GQO). Looking at the prior 3 years annual trend, we weighted the 2019 over 2018 trend at 70%, the 2018 over 2017 trend 15% and the 2017 over 2016 trend 15%. This was calculated as $.7(.13) + .15(-0.002) + .15(.03) = .095$ and is shown on the "Trend" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx".

The negative capitation trend used in cell G23 of table 3b is developed on the "Capitation" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx". Chiropractic and mental health benefits are no longer being outsourced. Therefore, we expect our capitation to decrease significantly from the experience period to the projection period.

The breakdown between cost and utilization is based on the 2019 over 2018 component trends. The component trends are all adjusted equally so that the total equates to the 9.5% trend. Historical data accurately measures utilization trend. Historical data for cost trend would be the combination of unit cost, provider mix, services mix, advances in technology, induced demand and many additional components of trend that are not possible to breakdown. Since we are relying on historical data, there is no separate Induced Demand component of trend.

The Composite URR Trend in Table 5, Cell C12 is 1.197 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $659.10 / 550.74 = 1.197$ and matches the Composite Trend in Table 3 of the Department's rate exhibits.

Historical Experience

Table 4 includes the most recent 48 months of data with run out through February 2020. Allowed claims are calculated by combining paid claims and estimated member cost share. As mentioned above, Table 4b displays the combined Individual ACA data that was used to determine the trends used.

2. Rate Development & Change

Development of Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims Single Risk Pool

The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as was discussed previously in the Experience Period Premium and Claims section.

Index Rate

The Experience Period Index Rate is based on the manual Allowed Claims PMPM and is the starting value on Table 5. The Credibility Manual Rate is a combination of our GHP and GQO experience, giving us an even more credible manual rate. No benefits were covered in addition to Essential Health benefits in the policies being offered.

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. Table 5 includes an adjustment factor of 0.999 for Change in Morbidity – Impact of Reinsurance Program, as instructed by the PID. Cell D16 in Table 5 is 1.01 as instructed by the PID to account for the removal of the individual mandate. As discussed above, the Manual Data is weighted 100% since it includes the Actual Experience Data as well as the experience data for our ACA compliant GHP business. If we gave any weight to the Actual Experience Data, it would be double counted since it is also in the Manual Data.

Market Adjusted Index Rate

The Market Adjusted Index Rate and Market Adjusted Total Allowed Claims are calculated in Table 5. The Projected Index Rate is converted to a paid basis by multiplying by the Projected Paid to Allowed ratio.

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.768 and is displayed on Table 5. It is determined for the Projection Period based on the member weighted average Pricing AV for each plan times the CSR Adjustment factor for each plan and the projected member months in each plan. This is consistent with the calculation on Table 10 in cell K15. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.

Projected Risk Adjustments PMPM

Our Individual Exchange population has a less healthy risk profile than the state average in 2019 resulting in payment transfers from the Risk Adjustment program. Premium levels for 2021 need to incorporate the expected payment from the Risk Adjustment program. We have used the PID's estimated 2019 Risk Adjustment as explained above, as the starting point for 2021. We combine our GHP and GQO experience together for this estimate and use the same estimate for both entities.

The risk adjustment model applied to the 2021 contract year will be an updated version of what was used for 2019. Specifically, the coefficients will be changing. We have used a 3rd party consultant's tool to analyze the impact on our population. The result is an expected decrease in transfer payment and is applied to the starting point for 2021 as described above. We also used the 3rd party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The development of the expected payment transfer for 2021 is shown on the 'Risk Adjustment' tab of the file "PID_Response_Exhibits_GQO_Indiv_071620.xlsx". The expected payment transfer for 2021 is shown on Table 5 as \$7.46.

The Exchange user fee is 3.0% times the projected premium, times the portion of the enrollment expected to be sold On-Exchange. Due to a circular reference, the formula in cell C32 in Table 5 has a hard-coded value for the projected premium. The formula is $.030 * 662.84 * 21,108 / 23,430 = \$17.91$. As of February 2020, GHP and GQO combined had 23,430 members. 21,108 of these members were sold On-Exchange.

The impact of the newly established reinsurance program in Pennsylvania is calculated on tabs II.a. and II.b. Tab II.a. has the experience period data for 2019 while tab II.b. has the projected continuance table for 2021. It is our understanding, the reinsurance program for 2021 will have a \$60,000 attachment point, 60% coinsurance and a reinsurance cap of \$100,000. The maximum recovery, per claimant is \$24,000. Geisinger does not have credible experience at these high claim levels to develop trend

projections. We utilized a Leveraged Trend Report published by a 3rd party for these trend projections. This report was used for all claims over \$50,000, with higher trends applied for claims over \$250k vs \$500k vs \$1mil. Two years of trend was applied to project the combined GHP and GQO experience from 2019 to 2021. The projected impact of the reinsurance recoveries is on Table 5, cell C33.

The allowable market-wide modifiers (risk adjustment of \$7.46, Exchange User Fees of \$17.91 and Reinsurance Recoveries of \$35.69) are combined with Projected Incurred EHB Claims PMPM on a paid basis.

The Exchange User Fees PMPM is added while the Risk Adjustment and Reinsurance Recovery PMPM are subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some but we don't so this PMPM is the Market-Adjusted Projected Total Allowed Claims PMPM, \$770.30 as shown on Table 5 in cell C42.

Retention Items

Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2021. This methodology applies for all variable costs and all fixed costs. For the 2021 plan year, we are combining the GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the 'Administrative_Expense' tab of the file

"PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2021 is 7.97% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

We expect to pay broker commissions on our Individual ACA business in 2021. Commissions for Individual ACA business will be paid based on the schedules in the files "Broker Commissions FY 2021.pdf". A calculation of the expected impact is displayed on the 'Commission' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx". Broker commissions will not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment).

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.9% and is calculated on the 'Quality_Improvement' tab of the file

"PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx".

Profit & Risk Margin

The risk margin is set at 2% of premium. This risk margin is applied consistently across all plans.

Taxes, Fees, and Subsidies

The Risk Adjustment User Fee for plan year 2021 was finalized as \$0.25 PMPM. This fee must be entered in Table 6 as a percentage of premium and due to rounding the 0.03% applied does not equate to \$0.25 PMPM. We believe this level of accuracy is acceptable for this fee.

The Patient-Centered Outcomes Research Institute Fee (PCORI fee) is estimated as \$0.24 PMPM for plan years that will end 12/31/2021. This fee must be entered in Table 6 as a percentage of premium and due

to rounding the 0.03% applied does not equate to \$0.24 PMPM. We believe this level of accuracy is acceptable for this fee.

Geisinger Quality Options does not pay PA Premium tax. Geisinger Quality Options does pay PA State Income Taxes and the estimated amount is shown in the “Taxes” tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx”.

Geisinger Quality Options does pay Federal Income tax and the estimated amount is shown in the “Taxes” tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx”. Beginning with calendar year 2021 the federal government will no longer collect the Health Insurance Provider Fee.

Projected Loss Ratio

The anticipated loss ratio is 91.6% in aggregate as shown below using the Federally-prescribed MLR methodology:

MLR Numerator = Projected Claims + Quality Initiatives - Risk Adjustment = 616.55 – 35.69 + 12.59 – 7.46 = 585.99

MLR Denominator = Projected Premiums – Taxes and Fees = 662.84 – 5.44 – 17.91 = 639.49

Federal MLR = 585.99 / 639.49 = 91.6%

Normalized Market-Adjusted Projected Allowed Total Claims

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2020 and 2021 are displayed on Table 7.

Projected Membership

For the overall Individual ACA market, membership is expected to remain approximately at the current levels. February 2020 membership is expected to best represent calendar year 2021 in total for the Individual ACA market. Projected membership is used to calculate the normalization factors discussed below.

Normalization Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2020 and 2021 are shown on Table 7 and are developed on the ‘Age_Calibration’ tab of the file

“PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx”.

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The normalization factor is determined using these factors weighted using projected membership by area and is shown on the ‘Area_Calibration’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx”.

Tobacco Factor

A standard **10%** load is applied for applicants who indicate tobacco usage by affirmatively answering the question— “Have you used tobacco at least four times a week for the past six months?” This load assumption was validated using the study “*Impact of height, weight, and smoking on medical claims costs*”, a research report done by Milliman to update their Medical Underwriting Guidelines in April 2009. We utilized the February 2020 ACA compliant population to determine the percentage of members that admit to the use of tobacco and pay the increased premium for their entire contract in 2020. The average tobacco factor is shown on Table 7 and developed on the ‘Tobacco_calibration’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx”. Table 12 shows the age bands, age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands (for 21+).

Benefit Richness (Induced Demand)

Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. New this year, the PID has instructed carriers to use the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. To ensure revenue neutrality, a normalization factor is applied, as instructed. This is developed on the ‘Induced_Util_Exhibit’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx”. The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

Network Factors

There is only one network shown on Table 14.

Components of Rate Change

Table 8 shows the components of the Rate Change developed in this filing. The key drivers of this decrease are changes in the expected morbidity of the population, risk adjustment, the implementation of the state-based reinsurance program, changes to pricing AVs, and the changes to induced demand calculation. Table 9 supports the calculations in Table 8. The impact of Reinsurance has the incorrect sign. It is read from Table 5 where it’s imputed as a positive value, but then subtracted when applied. Here in Table 8, the value remains positive, so it reflects a positive impact, when in fact the reinsurance program reduces costs and contributed to a reduction of rate.

Row A does not approximately equal Row H because of the incorrect sign used on the impact of reinsurance mentioned above.

The amounts shown in the 2020 columns for B, C, D, and E match those entered in the 2020 column in the plan year 2020 rate filing. The amounts shown in the 2020 columns for A, F and H do not match those entered in the 2020 rate filing due to the shift in enrollment between what was projected in the 2020 rate filing and the Feb 2020 enrollment.

3. Plan Rate Development

The projected market-adjusted index rate is used to develop the calibrated plan adjusted index rates in column AA of Table 10. Each plan’s rate is developed as the product of the market-adjusted index rate, the allowable factors and calibration for age, geography and tobacco.

Column P of Table 10 has the CSR Defunding Adjustment of 1.20 applied to the on-Exchange silver plans, as instructed by the PID.

Each plan is identified as either modified, new, or existing. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file “AV_Screenshots_GQO_Indiv_051220.pdf.” The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the “AV_UniquePlanDesignJust_GQO_Indiv_051320.pdf” document for further details. Columns L and N were normalized using projected (CY2021) membership.

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

The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the individual market. These rates are displayed on Table 10, column AA. Table 11 uses the 21-year-old non-tobacco premiums from Table 10, adjusted by the current approved geographic factors (from Table 13), to develop the 21-year-old non-tobacco premiums by rating area.

5. Plan Factors

The Consumer Adjusted Premium Rates are developed by applying the following allowable rating factors to the calibrated Plan Adjusted Index Rates:

1. Age – reflecting the HHS defined age curve
2. Geographic – as discussed above
3. Tobacco status – as discussed above.

The final Premium rates for all filed benefit plans are displayed in the QHP Rating Template.

Network Factors

Only one network factor for this market is used and is shown on Table 14.

Service Area Composition

GHP will maintain the same counties of operation from 2020. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly-situated geographies. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the “Service Areas” tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx”.

Composite Rating

Composite rating is not used.

Plan Type

All plan offerings meet the plan type definitions available in the URRT Worksheet 2, Section I.

Terminated Plans and Products

No products or plans are being terminated in this market.

Changes to URRT

We acknowledge that each time the URRT is changed in SERFF, it will also be updated in HIOS.

Reliance

We relied on Milliman for their classification of benefit categories in the claim data. We have also relied on a 3rd party’s risk adjustment model analysis tool to model the changes to the model as well as the adjustment for the cost of the High Cost Risk Pool. We used a different 3rd party’s Leveraged Trend Report to trend the high dollar claim estimates on tab II b. We are also relying on the PID’s risk adjustment estimates for 2019.

Additional Exhibits

The following required exhibits have been uploaded in SERFF under the tabs noted next to the exhibit:

- Department Plan Design Summary – submitted under the “Rate/Rule Schedule” tab;
- Service Area Map – submitted under the “Supporting Documentation” tab.

Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
5. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10 and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the “AV_UniquePlanDesignJust_GQO_Indiv_051320.pdf” document for further details.
6. All factor, benefit and other changes from the prior (2020) approved filing have been disclosed in the actuarial memorandum.
7. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. 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.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used 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 Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.



Sarah MacDerment
FSA, MAAA
Attesting Actuary

7/16/2020

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Gesinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021
Base Period Start Date:	1/1/2019
Date of Most Recent Membership:	2/1/2020

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

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2020)	Projected Rating Period
Average Age	47.0	47.0	47.0
Total	63,881	3,476	41,712
<18	3,642	214	2,232
18-24	3,864	208	2,286
25-29	3,816	212	2,717
30-34	3,870	222	2,785
35-39	4,328	206	2,743
40-44	3,926	237	2,977
45-49	4,492	245	3,998
50-54	7,501	402	4,728
55-59	10,308	537	6,710
60-63	13,350	724	7,773
64+	4,784	269	3,155

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
\$ 44,140,442.96	\$ 26,909,979.90	\$ 27,497,353.66	63,881	\$ 7,767,671.33	\$ 35,265,024.99	-	\$ (567,863.80)	\$ 484,528.11	-	\$ (4,933,655.00)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 550.74
Loss Ratio											69.92%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.60%	2.40%	0.00%	7.11%	19.67%
Outpatient Hospital	2.70%	8.10%	0.00%	11.02%	42.24%
Professional	4.40%	4.30%	0.00%	8.89%	19.50%
Other Medical	11.20%	6.80%	0.00%	18.76%	1.97%
Capitation				-89.40%	1.38%
Prescription Drugs	6.80%	4.90%	0.00%	12.03%	15.24%
Total Annual Trend				9.38%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.197	

* 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		\$2,586,212.22	1.0000	\$ 2,586,212.22	5,712	\$ 452.77		(\$45,762.43)	\$3,485,309.93	\$10.17
Feb-16		\$3,797,155.77	1.0000	\$ 3,797,155.77	6,065	\$ 626.08		(\$52,742.73)	\$4,736,988.65	\$781.05
Mar-16		\$3,813,522.76	1.0000	\$ 3,813,522.76	6,248	\$ 610.40		(\$63,127.31)	\$4,742,599.89	\$799.11
Apr-16		\$3,245,203.90	1.0000	\$ 3,245,203.90	6,293	\$ 515.69		(\$63,830.24)	\$4,090,229.07	\$649.97
May-16		\$3,427,896.70	1.0000	\$ 3,427,896.70	6,265	\$ 547.15		(\$71,308.43)	\$4,268,711.00	\$681.38
Jun-16		\$3,518,165.52	1.0000	\$ 3,518,165.52	6,230	\$ 564.69		(\$71,444.86)	\$4,332,527.97	\$695.40
Jul-16		\$3,886,857.17	1.0000	\$ 3,886,857.17	6,198	\$ 627.13		(\$67,236.67)	\$4,655,105.48	\$751.09
Aug-16		\$3,538,949.84	1.0000	\$ 3,538,949.84	6,114	\$ 578.80		(\$86,014.98)	\$4,291,427.92	\$701.67
Sep-16		\$3,850,604.00	1.0000	\$ 3,850,604.00	6,087	\$ 634.71		\$69,504.45	\$4,574,393.64	\$754.02
Oct-16		\$3,546,150.97	1.0000	\$ 3,546,150.97	5,993	\$ 591.68		(\$71,680.53)	\$4,264,858.41	\$711.60
Nov-16		\$3,824,988.26	1.0000	\$ 3,824,988.26	5,926	\$ 645.48		(\$98,414.14)	\$4,511,532.90	\$761.34
Dec-16	\$32,342,241.76	\$3,841,417.87	1.0000	\$ 3,841,417.87	5,855	\$ 656.14	\$10,452,887.17	(\$108,447.18)	\$4,506,733.36	\$769.78
Jan-17		\$2,158,731.51	1.0000	\$ 2,158,731.51	566	\$ 386.38		(\$5,453.14)	\$2,633,431.10	\$730.49
Feb-17		\$3,644,212.07	1.0000	\$ 3,644,212.07	582	\$ 466.51		(\$3,815.02)	\$2,920,856.70	\$627.43
Mar-17		\$250,876.98	1.0000	\$ 250,876.98	297	\$ 844.70		(\$2,883.09)	\$286,938.62	\$666.12
Apr-17		\$57,099.30	1.0000	\$ 57,099.30	291	\$ 196.22		(\$2,747.75)	\$84,775.09	\$291.32
May-17		\$99,399.93	1.0000	\$ 99,399.93	285	\$ 348.77		(\$2,747.75)	\$138,269.10	\$485.15
Jun-17		\$110,044.59	1.0000	\$ 110,044.59	266	\$ 413.70		(\$2,049.12)	\$144,933.07	\$544.86
Jul-17		\$193,655.82	1.0000	\$ 193,655.82	259	\$ 747.71		(\$2,729.60)	\$221,287.07	\$854.39
Aug-17		\$75,436.09	1.0000	\$ 75,436.09	259	\$ 291.26		(\$2,704.42)	\$109,866.15	\$424.19
Sep-17		\$103,437.42	1.0000	\$ 103,437.42	254	\$ 407.23		(\$1,945.89)	\$114,990.36	\$452.72
Oct-17		\$107,373.13	1.0000	\$ 107,373.13	265	\$ 421.07		(\$2,736.65)	\$141,264.03	\$533.96
Nov-17		\$109,164.13	1.0000	\$ 109,164.13	252	\$ 433.19		(\$3,050.70)	\$128,657.43	\$510.55
Dec-17	\$2,150,417.03	\$24,480.20	1.0000	\$ 24,480.20	245	\$ 957.06	\$445,698.63	(\$2,411.53)	\$256,208.43	\$1,045.75
Jan-18		\$141,899.21	1.0000	\$ 141,899.21	284	\$ 499.65		(\$2,019.42)	\$212,225.41	\$747.27
Feb-18		\$164,680.99	1.0000	\$ 164,680.99	275	\$ 598.77		(\$2,018.43)	\$236,494.44	\$838.16
Mar-18		\$113,038.67	1.0000	\$ 113,038.67	276	\$ 409.56		(\$2,018.42)	\$184,981.51	\$670.26
Apr-18		\$137,851.54	1.0000	\$ 137,851.54	274	\$ 503.11		\$50,339.37	\$232,079.27	\$847.00
May-18		\$80,506.88	1.0000	\$ 80,506.88	271	\$ 297.07		(\$28,390.14)	\$80,310.93	\$296.35
Jun-18		\$86,322.70	1.0000	\$ 86,322.70	271	\$ 318.53		(\$28,290.14)	\$85,688.94	\$316.19
Jul-18		\$87,137.79	1.0000	\$ 87,137.79	273	\$ 318.19		(\$3,559.18)	\$123,330.72	\$451.78
Aug-18		\$104,604.52	1.0000	\$ 104,604.52	269	\$ 388.86		(\$3,559.18)	\$127,523.28	\$474.06
Sep-18		\$139,000.46	1.0000	\$ 139,000.46	275	\$ 505.46		(\$3,559.18)	\$165,497.61	\$601.81
Oct-18		\$121,395.27	1.0000	\$ 121,395.27	267	\$ 454.67		\$4,535.48	\$146,071.28	\$547.08
Nov-18		\$149,879.34	1.0000	\$ 149,879.34	268	\$ 559.62		\$4,535.48	\$193,326.03	\$721.37
Dec-18	\$1,868,863.49	\$922,959.79	1.0000	\$ 922,959.79	255	\$ 3,619.45	\$528,295.71	\$4,535.48	\$959,331.89	\$3,762.09
Jan-19		\$1,625,917.15	1.0000	\$ 1,625,917.15	5,324	\$ 305.39		(\$37,671.40)	\$2,424,778.37	\$455.44
Feb-19		\$1,394,661.70	1.0000	\$ 1,394,661.70	5,444	\$ 256.18		(\$38,199.11)	\$1,977,644.66	\$363.27
Mar-19		\$2,295,270.89	0.9999	\$ 2,295,472.80	5,377	\$ 438.90		(\$38,199.11)	\$2,967,070.89	\$555.53
Apr-19		\$1,909,575.50	0.9995	\$ 1,910,623.02	5,381	\$ 365.07		(\$39,611.00)	\$2,582,567.87	\$479.94
May-19		\$1,931,136.66	0.9996	\$ 1,933,899.20	5,413	\$ 357.25		(\$39,611.00)	\$2,583,851.62	\$477.34
Jun-19		\$2,009,954.97	0.9981	\$ 2,024,256.88	5,452	\$ 373.12		(\$39,611.00)	\$2,660,607.86	\$488.01
Jul-19		\$2,455,705.39	0.9882	\$ 2,484,907.31	5,391	\$ 460.94		(\$55,891.30)	\$3,083,254.86	\$571.83
Aug-19		\$2,725,787.92	0.9861	\$ 2,764,298.48	5,317	\$ 519.90		(\$55,901.30)	\$3,308,741.83	\$622.29
Sep-19		\$2,486,558.26	0.9825	\$ 2,530,818.18	5,265	\$ 480.69		(\$55,901.30)	\$3,069,972.20	\$583.09
Oct-19		\$2,605,818.57	0.9737	\$ 2,675,723.50	5,209	\$ 513.67		(\$55,901.32)	\$3,231,446.53	\$620.36
Nov-19		\$2,425,204.03	0.9550	\$ 2,543,778.44	5,102	\$ 489.94		(\$55,755.63)	\$3,031,159.78	\$583.81
Dec-19	\$44,140,442.96	\$3,940,889.85	0.9294	\$ 3,903,086.98	5,116	\$ 645.84	\$7,767,671.33	(\$55,900.33)	\$3,756,264.71	\$724.27

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 313,128,625.65	\$ 244,082,218.88	\$ 248,443,394.11	441,122	\$ 43,242,047.12	\$ 291,685,441.23	\$ -	\$ (5,952,384.87)	\$ 3,432,703.02	\$ -	\$ 5,337,582.00	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 655.52
Loss Ratio											77.22%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.60%	2.40%	0.00%	7.11%	20.48%
Outpatient Hospital	2.70%	8.10%	0.00%	11.02%	39.35%
Professional	4.40%	4.30%	0.00%	8.89%	20.08%
Other Medical	11.20%	6.80%	0.00%	18.76%	2.05%
Capitation				-89.40%	1.19%
Prescription Drugs	6.80%	4.90%	0.00%	12.03%	16.87%
Total Annual Trend				9.49%	100.02%
Months of Trend				24	
Total Applied Trend Projection Factor				1.199	

* 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	\$152,605,652.56	\$9,020,772.00	1.0000	\$ 9,020,772.00	28,252	\$ 319.29	\$46,609,902.69	(\$196,232.70)	\$12,915,050.17	457.13
Feb-16		\$11,621,140.83	1.0000	\$ 11,621,140.83	29,408	\$ 395.17		(\$239,294.69)	\$15,583,461.87	529.91
Mar-16		\$13,079,502.53	1.0000	\$ 13,079,502.53	30,310	\$ 431.52		(\$259,465.29)	\$17,214,330.58	567.94
Apr-16		\$13,042,340.59	1.0000	\$ 13,042,340.59	31,563	\$ 413.21		(\$276,014.09)	\$16,880,272.30	534.80
May-16		\$13,407,642.01	1.0000	\$ 13,407,642.01	31,291	\$ 429.62		(\$291,279.76)	\$17,295,992.18	552.92
Jun-16		\$12,894,174.58	1.0000	\$ 12,894,174.58	30,879	\$ 417.57		(\$280,544.70)	\$16,557,279.15	536.19
Jul-16		\$13,029,539.44	1.0000	\$ 13,029,539.44	30,641	\$ 425.23		(\$308,939.48)	\$16,455,031.86	537.03
Aug-16		\$13,198,306.31	1.0000	\$ 13,198,306.31	30,218	\$ 436.77		(\$342,887.89)	\$16,652,170.01	551.07
Sep-16		\$13,701,827.50	1.0000	\$ 13,701,827.50	29,883	\$ 458.52		(\$304,981.48)	\$17,057,728.17	570.82
Oct-16		\$13,870,796.31	1.0000	\$ 13,870,796.31	29,441	\$ 471.14		(\$372,653.67)	\$16,998,892.02	577.39
Nov-16		\$14,054,327.35	1.0000	\$ 14,054,327.35	29,015	\$ 484.38		(\$401,375.40)	\$17,140,859.18	590.76
Dec-16		\$16,548,028.50	1.0000	\$ 16,548,028.50	29,436	\$ 581.94		(\$453,923.45)	\$19,609,641.57	689.61
Jan-17	\$336,861,114.76	\$16,806,124.38	1.0000	\$ 16,806,124.38	44,659	\$ 376.32	\$59,675,275.81	(\$386,723.43)	\$22,469,532.02	503.14
Feb-17		\$17,758,324.47	1.0000	\$ 17,758,324.47	46,193	\$ 384.44		(\$410,824.25)	\$23,062,185.95	499.26
Mar-17		\$19,961,659.20	1.0000	\$ 19,961,659.20	46,817	\$ 426.38		(\$451,813.24)	\$25,310,101.41	540.62
Apr-17		\$19,586,095.23	1.0000	\$ 19,586,095.23	46,083	\$ 425.02		(\$353,209.64)	\$24,715,660.88	536.33
May-17		\$21,204,999.72	1.0000	\$ 21,204,999.72	45,049	\$ 470.71		(\$406,188.15)	\$26,137,704.94	580.21
Jun-17		\$20,188,218.51	1.0000	\$ 20,188,218.51	44,158	\$ 457.18		(\$386,069.04)	\$24,875,663.83	563.33
Jul-17		\$22,659,699.86	1.0000	\$ 22,659,699.86	43,207	\$ 524.45		(\$351,783.60)	\$26,963,458.90	624.05
Aug-17		\$21,008,312.93	1.0000	\$ 21,008,312.93	42,484	\$ 494.50		(\$395,857.21)	\$25,321,023.39	596.01
Sep-17		\$19,562,044.43	1.0000	\$ 19,562,044.43	41,752	\$ 468.53		(\$365,656.15)	\$23,535,716.44	563.70
Oct-17		\$21,745,194.32	1.0000	\$ 21,745,194.32	40,665	\$ 534.74		(\$392,993.50)	\$25,815,646.53	634.84
Nov-17		\$21,691,946.23	1.0000	\$ 21,691,946.23	39,604	\$ 547.72		(\$386,264.19)	\$25,496,471.99	643.79
Dec-17		\$21,059,782.16	1.0000	\$ 21,059,782.16	38,500	\$ 547.01		(\$357,470.49)	\$24,569,678.08	638.17
Jan-18	\$531,789,098.67	\$24,953,612.97	1.0000	\$ 24,953,612.97	59,910	\$ 416.52	\$48,777,844.64	(\$462,999.69)	\$30,021,280.84	501.11
Feb-18		\$26,663,740.17	1.0000	\$ 26,663,740.17	58,804	\$ 453.43		(\$456,396.87)	\$31,207,018.54	530.70
Mar-18		\$29,331,985.51	1.0000	\$ 29,331,985.51	58,021	\$ 505.54		(\$457,068.84)	\$33,665,944.39	580.24
Apr-18		\$29,181,677.06	1.0000	\$ 29,181,677.06	57,655	\$ 506.14		(\$434,903.99)	\$33,097,173.46	574.06
May-18		\$28,764,512.70	1.0000	\$ 28,764,512.70	56,880	\$ 505.71		(\$513,542.76)	\$32,681,995.40	574.58
Jun-18		\$27,250,999.89	1.0000	\$ 27,250,999.89	56,496	\$ 482.35		(\$513,704.01)	\$30,591,143.09	541.47
Jul-18		\$29,144,026.83	0.9999	\$ 29,145,564.14	55,919	\$ 521.21		(\$690,399.50)	\$32,126,162.82	574.51
Aug-18		\$29,024,613.85	0.9999	\$ 29,028,176.78	55,398	\$ 523.99		(\$690,072.30)	\$32,024,681.24	578.08
Sep-18		\$26,865,686.08	0.9999	\$ 26,867,661.08	55,106	\$ 487.56		(\$690,236.19)	\$29,508,868.40	535.49
Oct-18		\$33,759,737.02	0.9998	\$ 33,767,516.37	54,588	\$ 618.59		(\$869,932.43)	\$36,638,405.81	671.18
Nov-18		\$31,450,062.10	0.9989	\$ 31,483,268.48	53,923	\$ 583.86		(\$869,900.71)	\$33,879,562.04	628.30
Dec-18		\$29,807,796.77	0.9980	\$ 29,867,827.61	53,279	\$ 560.59		(\$869,702.21)	\$32,123,201.87	602.92
Jan-19	\$313,128,625.70	\$20,547,323.97	0.9974	\$ 20,600,726.63	42,885	\$ 480.37	\$43,242,047.12	(\$504,374.14)	\$25,523,631.83	595.16
Feb-19		\$19,747,337.71	0.9977	\$ 19,793,634.42	41,597	\$ 475.84		(\$505,108.80)	\$23,540,996.21	565.93
Mar-19		\$21,173,501.11	0.9981	\$ 21,214,865.04	39,466	\$ 551.52		(\$506,674.36)	\$24,951,472.78	648.66
Apr-19		\$23,139,349.83	0.9965	\$ 23,220,322.39	37,804	\$ 614.23		(\$452,575.38)	\$26,913,846.10	711.93
May-19		\$21,381,971.93	0.9956	\$ 21,476,668.88	37,159	\$ 577.97		(\$451,789.50)	\$24,906,316.80	670.26
Jun-19		\$18,635,791.11	0.9930	\$ 18,767,367.43	36,762	\$ 510.51		(\$451,177.12)	\$21,613,980.32	587.94
Jul-19		\$19,103,049.36	0.9919	\$ 19,259,413.08	35,822	\$ 537.64		(\$512,230.27)	\$22,052,217.44	615.61
Aug-19		\$21,024,988.64	0.9879	\$ 21,282,882.20	35,331	\$ 602.39		(\$514,376.79)	\$23,782,534.29	673.14
Sep-19		\$19,247,701.71	0.9843	\$ 19,555,167.00	34,683	\$ 563.83		(\$513,610.32)	\$22,044,550.30	635.60
Oct-19		\$20,976,777.63	0.9629	\$ 21,785,079.63	34,078	\$ 639.27		(\$512,939.65)	\$24,466,256.71	717.95
Nov-19		\$19,246,441.63	0.9639	\$ 19,967,385.65	33,409	\$ 596.06		(\$513,893.53)	\$22,267,758.59	664.73
Dec-19		\$19,857,984.25	0.9228	\$ 21,519,881.76	33,036	\$ 651.41		(\$513,435.00)	\$23,669,505.00	716.48

* 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: Geisinger Quality Options
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2021
 Incurred Dates: 1/1/2019 to 12/31/2019

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 60%
 Proj. Incurred Claim Impact: -6.7%

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 with Reinsurance
\$0	\$29,999			\$9,341,330
\$30,000	\$34,999			\$961,906
\$35,000	\$39,999			\$925,949
\$40,000	\$44,999			\$671,658
\$45,000	\$49,999			\$658,427
\$50,000	\$54,999			\$472,637
\$55,000	\$59,999			\$746,122
\$60,000	\$64,999			\$425,580
\$65,000	\$69,999			\$1,068,558
\$70,000	\$74,999			\$325,794
\$75,000	\$79,999			\$269,630
\$80,000	\$84,999			\$552,141
\$85,000	\$89,999			\$567,609
\$90,000	\$94,999			\$218,699
\$95,000	\$99,999			\$375,450
\$100,000	\$109,999			\$728,235
\$110,000	\$119,999			\$455,972
\$120,000	\$129,999			\$593,934
\$130,000	\$139,999			\$115,107
\$140,000	\$149,999			\$732,870
\$150,000	\$159,999			\$126,397
\$160,000	\$169,999			\$566,317
\$170,000	\$179,999			\$450,015
\$180,000	\$189,999			\$0
\$190,000	\$199,999			\$340,681
\$200,000	\$209,999			\$360,576
\$210,000	\$219,999			\$0
\$220,000	\$229,999			\$199,571
\$230,000	\$239,999			\$206,670
\$240,000	\$249,999			\$676,075
\$250,000	\$259,999			\$231,564
\$260,000	\$269,999			\$239,886
\$270,000	\$279,999			\$0
\$280,000	\$289,999			\$263,737
\$290,000	\$299,999			\$540,109
\$300,000	\$324,999			\$594,118
\$325,000	\$349,999			\$307,976
\$350,000	\$374,999			\$338,864
\$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				\$25,650,163

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

Carrier Name: Geisinger Quality Options
Product(s): PPO
Market Segment: Individual
Rate Effective Date: 1/1/2021

Attachment Point: \$60,000
Reinsurance Cap: \$100,000
Coinsurance Rate: 60%

Proj. Incurred Claim Impact: -5.8%
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 with Reinsurance
\$0	\$29,999			\$101,571,807
\$30,000	\$34,999			\$7,766,875
\$35,000	\$39,999			\$8,728,033
\$40,000	\$44,999			\$7,390,660
\$45,000	\$49,999			\$6,727,148
\$50,000	\$54,999			\$6,547,082
\$55,000	\$59,999			\$3,562,693
\$60,000	\$64,999			\$5,261,728
\$65,000	\$69,999			\$5,874,137
\$70,000	\$74,999			\$4,220,017
\$75,000	\$79,999			\$4,086,212
\$80,000	\$84,999			\$3,790,221
\$85,000	\$89,999			\$2,698,794
\$90,000	\$94,999			\$2,042,165
\$95,000	\$99,999			\$2,699,092
\$100,000	\$109,999			\$4,843,706
\$110,000	\$119,999			\$4,802,721
\$120,000	\$129,999			\$4,371,514
\$130,000	\$139,999			\$5,317,703
\$140,000	\$149,999			\$4,211,844
\$150,000	\$159,999			\$4,301,223
\$160,000	\$169,999			\$3,355,333
\$170,000	\$179,999			\$2,591,255
\$180,000	\$189,999			\$2,905,420
\$190,000	\$199,999			\$3,232,428
\$200,000	\$209,999			\$1,809,092
\$210,000	\$219,999			\$1,709,280
\$220,000	\$229,999			\$2,816,813
\$230,000	\$239,999			\$2,527,551
\$240,000	\$249,999			\$2,219,810
\$250,000	\$259,999			\$696,356
\$260,000	\$269,999			\$967,451
\$270,000	\$279,999			\$1,995,123
\$280,000	\$289,999			\$1,816,057
\$290,000	\$299,999			\$1,362,979
\$300,000	\$324,999			\$2,619,480
\$325,000	\$349,999			\$3,438,803
\$350,000	\$374,999			\$4,406,064
\$375,000	\$399,999			\$3,613,670
\$400,000	\$424,999			\$2,366,763
\$425,000	\$449,999			\$1,659,173
\$450,000	\$474,999			\$2,652,367
\$475,000	\$499,999			\$2,764,249
\$500,000	\$599,999			\$8,418,589
\$600,000	\$699,999			\$2,978,398
\$700,000	\$799,999			\$5,777,176
\$800,000	\$899,999			\$2,491,276
\$900,000	\$999,999			\$896,784
\$1,000,000+				\$5,739,848
Total				\$280,642,964

PA Rate Template Part II
Rate Development and Change

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 550.74	\$ 655.52	<- Actual Experience PMPM should be consistent with the Index Rate for Experi
Two year trend projection Factor	1.197	1.199	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 659.08	\$ 785.86	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	0.999	0.999	
Change in Morbidity - All Other	1.010	1.010	<- See URRT Instructions
Total Non-Morbidity Changes	1.000	1.013	
Change in Demographics	1.000	1.017	<- See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	0.996	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 665.00	\$ 803.18	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 803.18	
Development of the Market-Adjusted Index Rate and Total Allowed Claims			<- Projected Index Rate
Adjusted Projected Allowed EHB Claims PMPM	\$ 803.18		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.768		
Projected Incurred EHB Claims PMPM	\$ 616.55		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 7.46		
Projected Incurred Exchange User Fees PMPM	\$ 17.91		
Projected Incurred Reinsurance Recoveries PMPM	\$ 35.69		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 591.32		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 770.30		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 591.32		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 770.30		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	7.97%	\$52.83
General and Claims	5.77%	\$38.25
Agent/Broker Fees and Commissions	0.30%	\$1.99
Quality Improvement Initiatives	1.90%	\$12.59
Taxes and Fees	0.82%	\$5.44
Risk Adjustment User Fee	0.04%	\$0.27
PCORI Fee	0.03%	\$0.20
PA Premium & Other Taxes (if applicable)	0.22%	\$1.46
Federal Income Tax	0.53%	\$3.51
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$13.26
Total Retention	10.79%	\$71.52
Projected Required Revenue PMPM	\$ 662.84	

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 379.77	\$ 328.24	\$ (51.53)	-13.6%
B. Base period allowed claims before normalization	\$ 593.05	\$ 655.52	\$ 62.47	16.5%
C. Normalization factor component of change	\$ (315.50)	\$ (358.37)	\$ (42.86)	-11.3%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 277.55	\$ 297.16	\$ 19.61	5.2%
D2. URRT Trend	\$ 46.33	\$ 59.08	\$ 12.75	3.4%
D3. URRT Morbidity	\$ 19.43	\$ 3.20	\$ (16.23)	-4.3%
D4. URRT Other	\$ 2.83	\$ 4.65	\$ 1.82	0.5%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 36.67	\$ (4.41)	\$ (41.08)	-10.8%
D6. Normalized Exchange User Fee on an allowed basis	\$ 12.39	\$ 10.58	\$ (1.81)	-0.5%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ 21.08	\$ 21.08	5.5%
D8. Subtotal - Sum(D1:D7)	\$ 395.21	\$ 391.34	\$ (3.87)	-1.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (76.27)	\$ (90.93)	\$ (14.66)	-3.9%
E3. Benefit Richness	\$ 4.47	\$ 23.71	\$ 19.24	5.1%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (71.81)	\$ (67.23)	\$ 4.58	1.2%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 19.26	\$ 26.16	\$ 6.90	1.8%
F2. Taxes and Fees	\$ 14.20	\$ 2.69	\$ (11.51)	-3.0%
F3. Profit and/or Contingency	\$ 7.60	\$ 6.56	\$ (1.03)	-0.3%
F4. Subtotal - Sum(F1:F3)	\$ 41.06	\$ 35.42	\$ (5.64)	-1.5%
G. Change in Miscellaneous Items	\$ 0.00	\$ 0.00	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 364.46	\$ 359.53	\$ (4.93)	-1.3%

nce Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 655.52	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 313,128,625.69	
Blended Loss Ratio	77.22%	

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

Effective Date	1/1/2021	4/1/2021	7/1/2021	10/1/2021	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	\$ 803.18	\$ 803.18	\$ 803.18	\$ 803.18	\$ 803.18
Months of Trend		3	6	9	
Annual Trend	9.49%	9.49%	9.49%	9.49%	
Single Risk Pool Projected Allowed Claims	\$ 803.18	\$ 821.59	\$ 840.43	\$ 859.70	\$ -
Quarterly Trend Factor	1.000	1.023	1.046	1.070	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.950	1.958
Average Geographic Factor	1.071	1.037
Average Tobacco Factor	1.009	1.007
Average Benefit Richness (induced demand)	1.014	1.079
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$844.46	\$ 770.30
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 395.21	\$ 349.19

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

	2020	2021	
Paid-to-Allowed	0.807	0.768	
URRT Trend (Total Applied Trend Factor)	1.167	1.199	<- URRT W1, S2
URRT Morbidity	1.060	1.009	<- URRT W1, S2
URRT "Other"	1.008	1.013	<- URRT W1, S2
Risk Adjustment	\$63.24	\$ (7.46)	<- URRT W1, S3
Exchange User Fee	\$21.36	\$ 17.91	<- URRT W1, S3
Reinsurance Recoveries		\$ 35.69	<- URRT W1, S3
Capitation	\$22.57	\$0.09	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.807	0.768	<- For 2020 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.014	1.079	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	5.07%	7.97%	
Taxes and Fees	3.74%	0.82%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021
Base Period Start Date	1/1/2019
Date of Most Recent Membership:	2/1/2020
Market Adjusted Index Rate:	\$ 770.30

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
Totals - Current Membership							0.708			0.768	1.000	1.000
Total - Projected Membership							0.708			0.768	1.000	1.000
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	75729PA0012630	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012630	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 2	75729PA0012631	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012631	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 3	75729PA0012632	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012632	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 4	75729PA0012633	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012633	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 5	75729PA0012634	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012634	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 6	75729PA0012635	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012635	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 7	75729PA0012636	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012636	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 8	75729PA0012637	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012637	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 9	75729PA0012638	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012638	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 10	75729PA0012639	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012639	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 11	75729PA0012640	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012640	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 12	75729PA0012641	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012641	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 13	75729PA0012647	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012647	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 14	75729PA0012648	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012648	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 15	75729PA0012649	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012649	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 16	75729PA0012650	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012650	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 17	75729PA0012651	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012651	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 18	75729PA0012652	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012652	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 19	75729PA0012653	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012653	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 20	75729PA0012654	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012654	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 21	75729PA0012655	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012655	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 22	75729PA0012656	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012656	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 23	75729PA0012657	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012657	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 24	75729PA0012658	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012658	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 25	75729PA0012664	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012664	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 26	75729PA0012665	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012665	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 27	75729PA0012666	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012666	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 28	75729PA0012667	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012667	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 29	75729PA0012668	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012668	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 30	75729PA0012669	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012669	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 31	75729PA0012670	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012670	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 32	75729PA0012671	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012671	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 33	75729PA0012672	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012672	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 34	75729PA0012673	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012673	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 35	75729PA0012674	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012674	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 36	75729PA0012675	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012675	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 37	75729PA0012681	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012681	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000
Plan 38	75729PA0012682	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012682	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000
Plan 39	75729PA0012683	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012683	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000
Plan 40	75729PA0012684	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012684	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000
Plan 41	75729PA0012685	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012685	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000
Plan 42	75729PA0012686	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012686	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000
Plan 43	75729PA0012687	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012687	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000
Plan 44	75729PA0012688	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012688	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000
Plan 45	75729PA0012689	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012689	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000
Plan 46	75729PA0012690	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012690	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000
Plan 47	75729PA0012691	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012691	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000

Table 10. Plan Rates

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021
Base Period Start Date	1/1/2019
Date of Most Recent Membership:	2/1/2020
Market Adjusted Index Rate:	\$ 770.30

Calibration	
Age Calibration Factor	1.958
Geographic Calibration Factor	1.037
Tobacco Calibration Factor	1.007
Aggregate Calibration Factor	2.045

Total Covered Lives @ 02-01-2020
3,476

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
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Total Covered Lives Mapped into 2021 Plans @ 02-01-2020	Total Projected Lives
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2020 Calibrated Plan Adjusted Index Rate PMPM	2021 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months
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Totals - Current Membership			1.000	1.000	1.016	\$	598.72	8.0%	0.8%	2.0%
Total - Projected Membership			1.000	1.000	1.016	\$	598.72	8.0%	0.8%	2.0%
Transitional Plans	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	75729PA0012630	PPO	1.000	1.000	1.000		\$634.95	8.0%	0.8%	2.0%
Plan 2	75729PA0012631	PPO	1.000	1.000	1.000		\$634.95	8.0%	0.8%	2.0%
Plan 3	75729PA0012632	PPO	1.000	1.000	1.000		\$634.95	8.0%	0.8%	2.0%
Plan 4	75729PA0012633	PPO	1.000	1.000	1.000		\$634.95	8.0%	0.8%	2.0%
Plan 5	75729PA0012634	PPO	1.000	1.000	1.000		\$634.95	8.0%	0.8%	2.0%
Plan 6	75729PA0012635	PPO	1.000	1.000	1.000		\$634.95	8.0%	0.8%	2.0%
Plan 7	75729PA0012636	PPO	1.000	1.000	1.000		\$634.95	8.0%	0.8%	2.0%
Plan 8	75729PA0012637	PPO	1.000	1.000	1.000		\$634.95	8.0%	0.8%	2.0%
Plan 9	75729PA0012638	PPO	1.000	1.000	1.000		\$634.95	8.0%	0.8%	2.0%
Plan 10	75729PA0012639	PPO	1.000	1.000	1.000		\$634.95	8.0%	0.8%	2.0%
Plan 11	75729PA0012640	PPO	1.000	1.000	1.000		\$634.95	8.0%	0.8%	2.0%
Plan 12	75729PA0012641	PPO	1.000	1.000	1.000		\$634.95	8.0%	0.8%	2.0%
Plan 13	75729PA0012647	PPO	1.000	1.000	1.000		\$756.52	8.0%	0.8%	2.0%
Plan 14	75729PA0012648	PPO	1.000	1.000	1.000		\$756.52	8.0%	0.8%	2.0%
Plan 15	75729PA0012649	PPO	1.000	1.000	1.000		\$756.52	8.0%	0.8%	2.0%
Plan 16	75729PA0012650	PPO	1.000	1.000	1.000		\$756.52	8.0%	0.8%	2.0%
Plan 17	75729PA0012651	PPO	1.000	1.000	1.000		\$756.52	8.0%	0.8%	2.0%
Plan 18	75729PA0012652	PPO	1.000	1.000	1.000		\$756.52	8.0%	0.8%	2.0%
Plan 19	75729PA0012653	PPO	1.000	1.000	1.000		\$756.52	8.0%	0.8%	2.0%
Plan 20	75729PA0012654	PPO	1.000	1.000	1.000		\$756.52	8.0%	0.8%	2.0%
Plan 21	75729PA0012655	PPO	1.000	1.000	1.000		\$756.52	8.0%	0.8%	2.0%
Plan 22	75729PA0012656	PPO	1.000	1.000	1.000		\$756.52	8.0%	0.8%	2.0%
Plan 23	75729PA0012657	PPO	1.000	1.000	1.000		\$756.52	8.0%	0.8%	2.0%
Plan 24	75729PA0012658	PPO	1.000	1.000	1.000		\$756.52	8.0%	0.8%	2.0%
Plan 25	75729PA0012664	PPO	1.000	1.000	1.200		\$878.95	8.0%	0.8%	2.0%
Plan 26	75729PA0012665	PPO	1.000	1.000	1.200		\$878.95	8.0%	0.8%	2.0%
Plan 27	75729PA0012666	PPO	1.000	1.000	1.200		\$878.95	8.0%	0.8%	2.0%
Plan 28	75729PA0012667	PPO	1.000	1.000	1.200		\$878.95	8.0%	0.8%	2.0%
Plan 29	75729PA0012668	PPO	1.000	1.000	1.200		\$878.95	8.0%	0.8%	2.0%
Plan 30	75729PA0012669	PPO	1.000	1.000	1.200		\$878.95	8.0%	0.8%	2.0%
Plan 31	75729PA0012670	PPO	1.000	1.000	1.200		\$878.95	8.0%	0.8%	2.0%
Plan 32	75729PA0012671	PPO	1.000	1.000	1.200		\$878.95	8.0%	0.8%	2.0%
Plan 33	75729PA0012672	PPO	1.000	1.000	1.200		\$878.95	8.0%	0.8%	2.0%
Plan 34	75729PA0012673	PPO	1.000	1.000	1.200		\$878.95	8.0%	0.8%	2.0%
Plan 35	75729PA0012674	PPO	1.000	1.000	1.200		\$878.95	8.0%	0.8%	2.0%
Plan 36	75729PA0012675	PPO	1.000	1.000	1.200		\$878.95	8.0%	0.8%	2.0%
Plan 37	75729PA0012681	PPO	1.000	1.000	1.000		\$477.70	8.0%	0.8%	2.0%
Plan 38	75729PA0012682	PPO	1.000	1.000	1.000		\$477.70	8.0%	0.8%	2.0%
Plan 39	75729PA0012683	PPO	1.000	1.000	1.000		\$477.70	8.0%	0.8%	2.0%
Plan 40	75729PA0012684	PPO	1.000	1.000	1.000		\$477.70	8.0%	0.8%	2.0%
Plan 41	75729PA0012685	PPO	1.000	1.000	1.000		\$477.70	8.0%	0.8%	2.0%
Plan 42	75729PA0012686	PPO	1.000	1.000	1.000		\$477.70	8.0%	0.8%	2.0%
Plan 43	75729PA0012687	PPO	1.000	1.000	1.000		\$477.70	8.0%	0.8%	2.0%
Plan 44	75729PA0012688	PPO	1.000	1.000	1.000		\$477.70	8.0%	0.8%	2.0%
Plan 45	75729PA0012689	PPO	1.000	1.000	1.000		\$477.70	8.0%	0.8%	2.0%
Plan 46	75729PA0012690	PPO	1.000	1.000	1.000		\$477.70	8.0%	0.8%	2.0%
Plan 47	75729PA0012691	PPO	1.000	1.000	1.000		\$477.70	8.0%	0.8%	2.0%

3,476	3,476
-	-
89	89
6	6
-	-
10	10
5	5
-	-
22	22
24	24
-	-
17	17
6	6
-	-
30	30
1	1
8	8
10	10
38	38
42	42
24	24
48	48
460	460
197	197
58	58
27	27
4	4
1	1
-	-
6	6
12	12
6	6
12	12
7	7
153	153
48	48
14	14
9	9
19	19
9	9
7	7
53	53
140	140
61	61
190	190
289	289
600	600
242	242
202	202

[illegible]

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021
Base Period Start Date	1/1/2019
Date of Most Recent Membership:	2/1/2020
Market Adjusted Index Rate:	\$ 770.30

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)
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Totals - Current Membership

Total - Projected Membership

Transitional Plans	TRANSITIONAL	N/A
Plan 1	75729PA0012630	PPO
Plan 2	75729PA0012631	PPO
Plan 3	75729PA0012632	PPO
Plan 4	75729PA0012633	PPO
Plan 5	75729PA0012634	PPO
Plan 6	75729PA0012635	PPO
Plan 7	75729PA0012636	PPO
Plan 8	75729PA0012637	PPO
Plan 9	75729PA0012638	PPO
Plan 10	75729PA0012639	PPO
Plan 11	75729PA0012640	PPO
Plan 12	75729PA0012641	PPO
Plan 13	75729PA0012647	PPO
Plan 14	75729PA0012648	PPO
Plan 15	75729PA0012649	PPO
Plan 16	75729PA0012650	PPO
Plan 17	75729PA0012651	PPO
Plan 18	75729PA0012652	PPO
Plan 19	75729PA0012653	PPO
Plan 20	75729PA0012654	PPO
Plan 21	75729PA0012655	PPO
Plan 22	75729PA0012656	PPO
Plan 23	75729PA0012657	PPO
Plan 24	75729PA0012658	PPO
Plan 25	75729PA0012664	PPO
Plan 26	75729PA0012665	PPO
Plan 27	75729PA0012666	PPO
Plan 28	75729PA0012667	PPO
Plan 29	75729PA0012668	PPO
Plan 30	75729PA0012669	PPO
Plan 31	75729PA0012670	PPO
Plan 32	75729PA0012671	PPO
Plan 33	75729PA0012672	PPO
Plan 34	75729PA0012673	PPO
Plan 35	75729PA0012674	PPO
Plan 36	75729PA0012675	PPO
Plan 37	75729PA0012681	PPO
Plan 38	75729PA0012682	PPO
Plan 39	75729PA0012683	PPO
Plan 40	75729PA0012684	PPO
Plan 41	75729PA0012685	PPO
Plan 42	75729PA0012686	PPO
Plan 43	75729PA0012687	PPO
Plan 44	75729PA0012688	PPO
Plan 45	75729PA0012689	PPO
Plan 46	75729PA0012690	PPO
Plan 47	75729PA0012691	PPO

% of Total Covered Lives

N/A
2.6%
0.2%
0.0%
0.3%
0.1%
0.0%
0.6%
0.7%
0.0%
0.5%
0.2%
0.0%
0.9%
0.0%
0.2%
0.3%
1.1%
1.2%
0.7%
1.4%
13.2%
5.7%
1.7%
0.8%
0.1%
0.0%
0.0%
0.2%
0.3%
0.2%
0.3%
0.2%
0.3%
0.2%
0.3%
0.3%
0.2%
1.5%
4.0%
1.8%
5.5%
8.3%
17.3%
7.0%
5.8%

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	
-	11	2,823	-	109	1,185	860	-	374	5,362	
-	-	858	-	43	592	310	-	83	1,886	0
-	-	89	-	-	-	-	-	-	89	1
-	-	-	-	6	-	-	-	-	6	1
-	-	-	-	-	-	-	-	-	-	1
-	-	10	-	-	-	-	-	-	10	1
-	-	-	-	-	5	-	-	-	5	1
-	-	-	-	-	-	-	-	-	-	1
-	-	22	-	-	-	-	-	-	22	1
-	-	2	-	-	22	-	-	-	24	1
-	-	-	-	-	-	-	-	-	-	1
-	-	17	-	-	-	-	-	-	17	1
-	-	-	-	-	6	-	-	-	6	1
-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	30	-	-	-	-	30	1
-	1	-	-	-	-	-	-	-	1	1
-	-	8	-	-	-	-	-	-	8	1
-	-	1	-	-	9	-	-	-	10	1
-	-	-	-	-	-	1	-	37	38	1
-	-	42	-	-	-	-	-	-	42	1
-	-	-	-	-	24	-	-	-	24	1
-	-	-	-	-	-	48	-	-	48	1
-	-	458	-	-	2	-	-	-	460	1
-	-	197	-	-	-	-	-	-	197	1
-	-	-	-	-	58	-	-	-	58	1
-	-	-	-	-	-	-	-	27	27	1
-	-	-	-	3	1	-	-	-	4	1
-	1	-	-	-	-	-	-	-	1	1
-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	6	-	-	-	6	1
-	-	-	-	-	-	-	-	12	12	1
-	-	6	-	-	-	-	-	-	6	1
-	-	-	-	1	11	-	-	-	12	1
-	-	-	-	-	-	7	-	-	7	1
-	-	153	-	-	-	-	-	-	153	1
-	-	48	-	-	-	-	-	-	48	1
-	-	-	-	-	14	-	-	-	14	1
-	-	-	-	-	-	-	-	9	9	1
-	-	-	-	19	-	-	-	-	19	1
-	9	-	-	-	-	-	-	-	9	1
-	-	7	-	-	-	-	-	-	7	1
-	-	-	-	6	47	-	-	-	53	1
-	-	-	-	-	-	4	-	136	140	1
-	-	61	-	-	-	-	-	-	61	1
-	-	5	-	1	182	-	-	2	190	1
-	-	-	-	-	-	285	-	4	289	1
-	-	597	-	-	3	-	-	-	600	1
-	-	242	-	-	-	-	-	-	242	1
-	-	-	-	-	202	-	-	-	202	1

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Geisinger Quality Options	
Product(s):	PPO	
Market Segment:	Individual	
Rate Effective Date:	1/1/2021	
Base Period Start Date	1/1/2019	
Date of Most Recent Membership:	2/1/2020	
Market Adjusted Index Rate:	\$	770.30

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
Plan 48	75729PA0012692	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012692	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000
Plan 49	75729PA0012698	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	E	75729PA0012698	Silver	0.7173	Approach (1)	Off	0.816	1.010	1.000
Plan 50	75729PA0012699	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012699	Gold	0.8194	Approach (1)	On/Off	0.913	1.076	1.000
Plan 51	75729PA0012700	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012700	Silver	0.7192	Approach (1)	On/Off	0.830	1.146	1.000
Plan 52	75729PA0012701	PPO	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012701	Bronze	0.6497	Approach (1)	On/Off	0.659	0.941	1.000
Plan 53	75729PA0012702	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012702	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000
Plan 54	75729PA0012703	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012703	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000
Plan 55	75729PA0012704	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012704	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000
Plan 56	75729PA0012705	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012705	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000
Plan 57	75729PA0012706	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012706	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000
Plan 58	75729PA0012707	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012707	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000
Plan 59	75729PA0012708	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012708	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000
Plan 60	75729PA0012709	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012709	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000
Plan 61	75729PA0012710	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012710	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000
Plan 62	75729PA0012711	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012711	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000
Plan 63	75729PA0012712	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012712	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000
Plan 64	75729PA0012713	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012713	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000
Plan 65	75729PA0012714	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012714	Bronze	0.6494	Approach (1)	On/Off	0.767	0.984	1.000

Table 10. Plan Rates

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

Total Covered Lives @ 02-01-2020	3,476
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[illegible][illegible]

Table 10. Plan Rates

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021
Base Period Start Date	1/1/2019
Date of Most Recent Membership:	2/1/2020
Market Adjusted Index Rate:	\$ 770.30

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)
Plan 48	75729PA0012692	PPO
Plan 49	75729PA0012698	PPO
Plan 50	75729PA0012699	PPO
Plan 51	75729PA0012700	PPO
Plan 52	75729PA0012701	PPO
Plan 53	75729PA0012702	PPO
Plan 54	75729PA0012703	PPO
Plan 55	75729PA0012704	PPO
Plan 56	75729PA0012705	PPO
Plan 57	75729PA0012706	PPO
Plan 58	75729PA0012707	PPO
Plan 59	75729PA0012708	PPO
Plan 60	75729PA0012709	PPO
Plan 61	75729PA0012710	PPO
Plan 62	75729PA0012711	PPO
Plan 63	75729PA0012712	PPO
Plan 64	75729PA0012713	PPO
Plan 65	75729PA0012714	PPO

	% of Total Covered Lives
18-24	1.8%
25-34	0.0%
35-44	1.6%
45-54	0.3%
55-64	4.0%
65-74	0.0%
75-84	0.0%
85-94	0.0%
95-104	0.0%
105-114	0.0%
115-124	0.0%
125-134	0.0%
135-144	0.0%
145-154	0.0%
155-164	0.0%
165-174	0.0%
175-184	0.0%
185-194	0.0%
195-204	0.0%
205-214	0.0%
215-224	0.0%
225-234	0.0%
235-244	0.0%
245-254	0.0%
255-264	0.0%
265-274	0.0%
275-284	0.0%
285-294	0.0%
295-304	0.0%
305-314	0.0%
315-324	0.0%
325-334	0.0%
335-344	0.0%
345-354	0.0%
355-364	0.0%
365-374	0.0%
375-384	0.0%
385-394	0.0%
395-404	0.0%
405-414	0.0%
415-424	0.0%
425-434	0.0%
435-444	0.0%
445-454	0.0%
455-464	0.0%
465-474	0.0%
475-484	0.0%
485-494	0.0%
495-504	0.0%
505-514	0.0%
515-524	0.0%
525-534	0.0%
535-544	0.0%
545-554	0.0%
555-564	0.0%
565-574	0.0%
575-584	0.0%
585-594	0.0%
595-604	0.0%
605-614	0.0%
615-624	0.0%
625-634	0.0%
635-644	0.0%
645-654	0.0%
655-664	0.0%
665-674	0.0%
675-684	0.0%
685-694	0.0%
695-704	0.0%
705-714	0.0%
715-724	0.0%
725-734	0.0%
735-744	0.0%
745-754	0.0%
755-764	0.0%
765-774	0.0%
775-784	0.0%
785-794	0.0%
795-804	0.0%
805-814	0.0%
815-824	0.0%
825-834	0.0%
835-844	0.0%
845-854	0.0%
855-864	0.0%
865-874	0.0%
875-884	0.0%
885-894	0.0%
895-904	0.0%
905-914	0.0%
915-924	0.0%
925-934	0.0%
935-944	0.0%
945-954	0.0%
955-964	0.0%
965-974	0.0%
975-984	0.0%
985-994	0.0%
995-1004	0.0%
1005-1014	0.0%
1015-1024	0.0%
1025-1034	0.0%
1035-1044	0.0%
1045-1054	0.0%
1055-1064	0.0%
1065-1074	0.0%
1075-1084	0.0%
1085-1094	0.0%
1095-1104	0.0%
1105-1114	0.0%
1115-1124	0.0%
1125-1134	0.0%
1135-1144	0.0%
1145-1154	0.0%
1155-1164	0.0%
1165-1174	0.0%
1175-1184	0.0%
1185-1194	0.0%
1195-1204	0.0%
1205-1214	0.0%
1215-1224	0.0%
1225-1234	0.0%
1235-1244	0.0%
1245-1254	0.0%
1255-1264	0.0%
1265-1274	0.0%
1275-1284	0.0%
1285-1294	0.0%
1295-1304	0.0%
1305-1314	0.0%
1315-1324	0.0%
1325-1334	0.0%
1335-1344	0.0%
1345-1354	0.0%
1355-1364	0.0%
1365-1374	0.0%
1375-1384	0.0%
1385-1394	0.0%

[illegible]

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

Carrier Name: Geisinger Quality Options
Product(s): PPO
Market Segment: Individual
Rate Effective Date: 1/1/2021

Table with 7 columns: 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 Plan HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or Off

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

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2020 Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2021, 1/1/2021 Plan HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or Off. Rows include Plan 1 through Plan 50.

Table with 10 columns: 2020 21-year-old, Non-Tobacco Premium PMPM, Average (weighted by enrollment by rating area). Rows include Plan 1 through Plan 9.

\$ - \$ 342.79 \$ 360.13 \$ - \$ 376.84 \$ 443.72 \$ 449.19 \$ - \$ 406.09 \$ 392.59

Table with 10 columns: 2020 21-year-old, Non-Tobacco Premium PMPM, Average (weighted by enrollment by rating area). Rows include Plan 1 through Plan 50.

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

Carrier Name: Geisinger Quality Options
Product(s): PPO
Market Segment: Individual
Rate Effective Date: 1/1/2021

Table with 3 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2020 Plan Marketing Name

Totals These cells auto-fill using the data entered

Table with 3 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2020 Plan Marketing Name. Rows include Plan 1 through Plan 50.

Table with 10 columns: 1, 2, 3, 4, 5, 6, 7, 8, 9, Average (weighted by enrollment by rating area). Header: 2021 21-year-old, Non-Tobacco Premium PMPM

\$ - \$ 278.33 \$ 320.86 \$ - \$ 339.50 \$ 365.76 \$ 367.11 \$ - \$ 340.03 \$ 337.66

Table with 10 columns: 1, 2, 3, 4, 5, 6, 7, 8, 9, Average (weighted by enrollment by rating area). Rows include Plan 1 through Plan 50.

Table with 4 columns: 1, 2, 3, 4. Header: Change in 21-

0.0% -19.8% -12.2% 0.0%

Table with 4 columns: 1, 2, 3, 4. Rows include Plan 1 through Plan 50.

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

Carrier Name: Geisinger Quality Options
Product(s): PPO
Market Segment: Individual
Rate Effective Date: 1/1/2021

21-Year-Old Non-Tobacco Premium PMPM								
Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	These cells auto-fill using the data entered		-11.0%	-18.5%	-19.2%	0.0%	-17.4%	-14.8%
Plan 1	75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 2	75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 3	75729PA0012632	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 4	75729PA0012633	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 5	75729PA0012634	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 6	75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 7	75729PA0012636	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 8	75729PA0012637	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 9	75729PA0012638	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 10	75729PA0012639	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 11	75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 12	75729PA0012641	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 13	75729PA0012647	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%
Plan 14	75729PA0012648	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%
Plan 15	75729PA0012649	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%
Plan 16	75729PA0012650	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%
Plan 17	75729PA0012651	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%
Plan 18	75729PA0012652	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%
Plan 19	75729PA0012653	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%
Plan 20	75729PA0012654	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%
Plan 21	75729PA0012655	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%
Plan 22	75729PA0012656	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%
Plan 23	75729PA0012657	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%
Plan 24	75729PA0012658	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%
Plan 25	75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 26	75729PA0012665	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 27	75729PA0012666	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 28	75729PA0012667	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 29	75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 30	75729PA0012669	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 31	75729PA0012670	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 32	75729PA0012671	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 33	75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 34	75729PA0012673	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 35	75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 36	75729PA0012675	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 37	75729PA0012681	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 38	75729PA0012682	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 39	75729PA0012683	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 40	75729PA0012684	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 41	75729PA0012685	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 42	75729PA0012686	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 43	75729PA0012687	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 44	75729PA0012688	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 45	75729PA0012689	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 46	75729PA0012690	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 47	75729PA0012691	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 48	75729PA0012692	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 49	75729PA0012698	Geisinger Marketplace All-Access PPO 30/50/5000	-8.8%	-8.8%	-8.8%		-8.8%	-8.8%
Plan 50	75729PA0012699	Geisinger Marketplace All-Access PPO 20/40/3000	-1.8%	-1.8%	-1.8%		-1.8%	-1.8%

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

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021

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 Plan HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Plan 51	75729PA0012700	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012700	Silver	On/Off
Plan 52	75729PA0012701	Geisinger Marketplace All-Access PPO 30/60/7100	M	75729PA0012701	Bronze	On/Off
Plan 53	75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012702	Bronze	On/Off
Plan 54	75729PA0012703	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012703	Bronze	On/Off
Plan 55	75729PA0012704	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012704	Bronze	On/Off
Plan 56	75729PA0012705	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012705	Bronze	On/Off
Plan 57	75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012706	Bronze	On/Off
Plan 58	75729PA0012707	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012707	Bronze	On/Off
Plan 59	75729PA0012708	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012708	Bronze	On/Off
Plan 60	75729PA0012709	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012709	Bronze	On/Off
Plan 61	75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012710	Bronze	On/Off
Plan 62	75729PA0012711	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012711	Bronze	On/Off
Plan 63	75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012712	Bronze	On/Off
Plan 64	75729PA0012713	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012713	Bronze	On/Off
Plan 65	75729PA0012714	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	N	75729PA0012714	Bronze	On/Off

[illegible]

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

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021

Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name
Plan 51	75729PA0012700	Geisinger Marketplace All-Access PPO 30/60/4650
Plan 52	75729PA0012701	Geisinger Marketplace All-Access PPO 30/60/7100
Plan 53	75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible
Plan 54	75729PA0012703	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible
Plan 55	75729PA0012704	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible
Plan 56	75729PA0012705	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible
Plan 57	75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible
Plan 58	75729PA0012707	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible
Plan 59	75729PA0012708	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible
Plan 60	75729PA0012709	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible
Plan 61	75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible
Plan 62	75729PA0012711	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible
Plan 63	75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible
Plan 64	75729PA0012713	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible
Plan 65	75729PA0012714	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible

[illegible][illegible]

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

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021

			ear-old Non-Tobacco Premium PMPM					
Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	5	6	7	8	9	Average (weighted by enrollment by rating area)
Plan 51	75729PA0012700	Geisinger Marketplace All-Access PPO 30/60/4650	5.0%	5.0%	5.0%		5.0%	5.0%
Plan 52	75729PA0012701	Geisinger Marketplace All-Access PPO 30/60/7100	-24.6%	-24.6%	-24.6%		-24.6%	-24.6%
Plan 53	75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						
Plan 54	75729PA0012703	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						
Plan 55	75729PA0012704	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						
Plan 56	75729PA0012705	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						
Plan 57	75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						
Plan 58	75729PA0012707	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						
Plan 59	75729PA0012708	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						
Plan 60	75729PA0012709	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						
Plan 61	75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						
Plan 62	75729PA0012711	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						
Plan 63	75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						
Plan 64	75729PA0012713	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						
Plan 65	75729PA0012714	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible						

PA Rate Quarterly Template Part V Consumer Factors

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

**Geisinger Quality Options
PPO
Individual
1/1/2021**

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.100
15	0.833			41	1.302	1.100
16	0.859			42	1.325	1.100
17	0.885			43	1.357	1.100
18	0.913			44	1.397	1.100
19	0.941			45	1.444	1.100
20	0.970			46	1.500	1.100
21	1.000	1.100		47	1.563	1.100
22	1.000	1.100		48	1.635	1.100
23	1.000	1.100		49	1.706	1.100
24	1.000	1.100		50	1.786	1.100
25	1.004	1.100		51	1.865	1.100
26	1.024	1.100		52	1.952	1.100
27	1.048	1.100		53	2.040	1.100
28	1.087	1.100		54	2.135	1.100
29	1.119	1.100		55	2.230	1.100
30	1.135	1.100		56	2.333	1.100
31	1.159	1.100		57	2.437	1.100
32	1.183	1.100		58	2.548	1.100
33	1.198	1.100		59	2.603	1.100
34	1.214	1.100		60	2.714	1.100
35	1.222	1.100		61	2.810	1.100
36	1.230	1.100		62	2.873	1.100
37	1.238	1.100		63	2.952	1.100
38	1.246	1.100		64+	3.000	1.100
39	1.262	1.100				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1		0.000	0.000
Rating Area 2	Cameron, Elk, Potter	0.941	0.941
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.927	0.927
Rating Area 4		0.000	0.000
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Blair, Huntingdon	0.963	0.963
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	1.209	1.209
Rating Area 7	Adams, York, Lancaster, Berks	1.229	1.229
Rating Area 8		0.000	0.000
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon	1.092	1.092

Table 14. Network Factors

[illegible]

Geisinger Quality Options
Individual Filing for 2021
Calibration of Age Factors

	(2)	(1) X (2)	(1) X (2)
	Feb Members	Factor X Members	(2)
Total members with premium:	3,468	6,789.90	Calibration Factor:
Members in 0-20 age with no premium:	8		1.958
Total:	3,476		

		(1)	(2)	(1) X (2)
Min	Max	HHS defined age curve	Members	Factor X Members
0	14	0.765	154	117.81
15	16	0.833	16	13.33
16	17	0.859	16	13.74
17	18	0.885	20	17.70
18	19	0.913	15	13.70
19	20	0.941	29	27.29
20	21	0.970	27	26.19
21	22	1.000	36	36.00
22	23	1.000	43	43.00
23	24	1.000	31	31.00
24	25	1.000	27	27.00
25	26	1.004	32	32.13
26	27	1.024	39	39.94
27	28	1.048	47	49.26
28	29	1.087	42	45.65
29	30	1.119	52	58.19
30	31	1.135	44	49.94
31	32	1.159	50	57.95
32	33	1.183	38	44.95
33	34	1.198	43	51.51
34	35	1.214	47	57.06
35	36	1.222	39	47.66
36	37	1.230	39	47.97
37	38	1.238	39	48.28
38	39	1.246	42	52.33
39	40	1.262	47	59.31
40	41	1.278	54	69.01
41	42	1.302	36	46.87
42	43	1.325	48	63.60
43	44	1.357	50	67.85
44	45	1.397	49	68.45
45	46	1.444	53	76.53
46	47	1.500	37	55.50
47	48	1.563	44	68.77

48	49	1.635	60	98.10
49	50	1.706	51	87.01
50	51	1.786	62	110.73
51	52	1.865	84	156.66
52	53	1.952	84	163.97
53	54	2.040	84	171.36
54	55	2.135	88	187.88
55	56	2.230	82	182.86
56	57	2.333	89	207.64
57	58	2.437	119	290.00
58	59	2.548	105	267.54
59	60	2.603	142	369.63
60	61	2.714	144	390.82
61	62	2.810	159	446.79
62	63	2.873	207	594.71
63	64	2.952	214	631.73
64	200	3.000	269	807.00
Min	Max	HHS defined age curve	Members	Factor X Members
		(1)	(2)	(1) X (2)

Geisinger Quality Options
Individual Filing for 2021
Average Age Factor in Manual Rate

	(2)	(1) X (2)	(3)	(1) X (3)	Factor X Member Months
	Feb Members	Factor X Feb Members	2019 Member Months	Factor X 2019 Member Months	Member Months
Total members:	23,430	45,236.84	441,122	837,423.98	Experience Period Enrollment Factor:
					1.898
					February Enrollment Factor:
					1.931
					Table 5 Factor:
					1.017

Min	Max	(1)	(2)	(1) X (2)	(3)	(1) X (3)
		HHS defined age curve	Feb Members	Factor X Feb Members	2019 Member Months	Factor X 2019 Member Months
0	14	0.765	990	757.35	20,293	15,524.15
15	16	0.833	87	72.47	1,716	1,429.43
16	17	0.859	94	80.75	1,720	1,477.48
17	18	0.885	83	73.46	1,918	1,697.43
18	19	0.913	102	93.13	2,045	1,867.09
19	20	0.941	142	133.62	2,734	2,572.69
20	21	0.970	182	176.54	3,869	3,752.93
21	22	1.000	225	225.00	4,127	4,127.00
22	23	1.000	230	230.00	4,669	4,669.00
23	24	1.000	218	218.00	3,750	3,750.00
24	25	1.000	185	185.00	3,890	3,890.00
25	26	1.004	181	181.72	3,604	3,618.42
26	27	1.024	281	287.74	5,256	5,382.14
27	28	1.048	340	356.32	7,011	7,347.53
28	29	1.087	373	405.45	7,131	7,751.40
29	30	1.119	351	392.77	7,522	8,417.12
30	31	1.135	348	394.98	6,391	7,253.79
31	32	1.159	298	345.38	5,949	6,894.89
32	33	1.183	292	345.44	5,914	6,996.26
33	34	1.198	319	382.16	5,782	6,926.84
34	35	1.214	313	379.98	6,332	7,687.05
35	36	1.222	330	403.26	5,713	6,981.29
36	37	1.230	299	367.77	6,533	8,035.59
37	38	1.238	310	383.78	6,017	7,449.05
38	39	1.246	284	353.86	5,945	7,407.47
39	40	1.262	318	401.32	6,646	8,387.25
40	41	1.278	330	421.74	6,182	7,900.60
41	42	1.302	338	440.08	6,362	8,283.32
42	43	1.325	324	429.30	6,258	8,291.85
43	44	1.357	346	469.52	5,920	8,033.44
44	45	1.397	334	466.60	6,390	8,926.83
45	46	1.444	337	486.63	6,979	10,077.68
46	47	1.500	364	546.00	7,034	10,551.00
47	48	1.563	364	568.93	7,849	12,267.99
48	49	1.635	461	753.74	8,764	14,329.14
49	50	1.706	494	842.76	8,695	14,833.67
50	51	1.786	445	794.77	9,243	16,508.00
51	52	1.865	539	1,005.24	9,325	17,391.13
52	53	1.952	532	1,038.46	9,540	18,622.08
53	54	2.040	552	1,126.08	10,922	22,280.88
54	55	2.135	588	1,255.38	11,067	23,628.05
55	56	2.230	651	1,451.73	12,461	27,788.03
56	57	2.333	697	1,626.10	13,412	31,290.20
57	58	2.437	795	1,937.42	13,685	33,350.35
58	59	2.548	807	2,056.24	14,451	36,821.15
59	60	2.603	819	2,131.86	14,059	36,595.58
60	61	2.714	862	2,339.47	16,237	44,067.22
61	62	2.810	1,023	2,874.63	17,953	50,447.93
62	63	2.873	1,177	3,381.52	20,624	59,252.75
63	64	2.952	1,304	3,849.41	23,065	68,087.88
64	200	3.000	1,772	5,316.00	32,168	96,504.00
Min	Max	HHS defined age curve	Feb Members	Factor X Feb Members	2019 Member Months	Factor X 2019 Member Months
		(1)	(2)	(1) X (2)	(2)	(1) X (2)

**Geisinger Quality Options
Individual Filing for 2021
Calibration of Area Factors**

	(1)	(2)	(1) X (2)	(1) X (2) (2)
Region	Area Factors	Feb Members	Factor X Members	Calibration Factor:
2	0.941	11	10.35	
3	0.927	1,965	1,821.56	
5	0.963	66	63.56	
6	1.209	593	716.94	
7	1.229	550	675.95	
9	1.092	291	317.77	
		3,476	3,606.12	1.037

Geisinger Quality Options
Individual Filing for 2021
Calibration of Tobacco Factor

	(1)	(2)	(1) X (2)	(1) X (2) (2)
	Tobacco Factors	Feb Members	Factor X Members	Calibration Factor:
Non-Tobacco Users:	1.000	3,241	3,241.00	
Tobacco Users:	1.100	235	258.50	
Total:		3,476	3,499.50	1.007

Geisinger Quality Options
Individual Filing for 2021
Capitation History

	2016	2017	2018	2019	Proj. 2021
Chiropractic Coverage:	\$0.20	\$0.16	\$0.26	\$0.31	\$0.00
Nurseline:	\$0.04	\$0.04	\$0.04	\$0.04	\$0.04
Mental Health & Substance Abuse/Autism:	\$5.40	\$7.48	\$9.21	\$7.19	\$0.00
Pediatric Dental:	\$0.00	\$0.15	\$0.12	\$0.05	\$0.05
Total Capitation:	\$5.64	\$7.84	\$9.63	\$7.59	\$0.09
Trend:		39%	23%	-21%	-89%

Geisinger Quality Options
Individual Filing for 2021
Trend Exhibit

12 month rolling Allowed Claims PMPM from Table 4b.

Period	Allowed PMPM	Annual Change	Weight
Jan 2016 - Dec 2016	\$557.60		
Jan 2017 - Dec 2017	\$574.52	3.0%	15%
Jan 2018 - Dec 2018	\$573.34	-0.2%	15%
Jan 2019 - Dec 2019	\$647.74	13.0%	70%

Percentage Annual Trend 9.5%

Geisinger Quality Options
Individual Filing for 2021
Projected Reinsurance Calculation

	PMPM
Reinsurance Premium July 2019 - June 2020	\$2.00
Assumed Reinsurance Premium July 2020 - June 2021	\$2.80
Assumed Reinsurance Premium July 2021 - June 2022	\$3.92
Estimated Reinsurance Premium Jan 2021 - Dec 2021	\$3.36

Estimated Reinsurance Recoveries	\$1.97
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Net Reinsurance	\$1.39
Other Factor - Other	1.002

Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$655.52
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Geisinger Quality Options
Individual Filing for 2021
PBM Change Analysis

	Total Allowed, Gross of Rebates
ACA Individual and Small Group Markets	\$417,336,384
Estimated Savings with new PBM	-\$2,701,712
Other Factor - Other	0.994

**Geisinger Quality Options
Individual Filing for 2021
Risk Adjustment**

2019 Best Estimate Payment Transfer PMPM: -\$8.16

Estimated Impact of 2021 Coefficient Changes:

2021 Transfer Estimate after Coefficient Changes:

High Cost Risk Pool Charge Estimate PMPM:

High Cost Risk Pool Reinsurace Recoveries Estimate PMPM:

2021 Best Estimate Payment Transfer PMPM: -\$7.31

**Geisinger Quality Options
Individual Filing for 2021
Administrative Expense Exhibit**

	2016	2017	2018	2019
Actual PMPM:	\$39.52	\$40.61	\$36.09	\$38.17
Projected PMPM:	\$36.76	\$36.28	\$42.20	\$38.51

**Geisinger Quality Options
Individual Filing for 2021
Projected Tax Estimates**

Federal Income Tax

Projected Margin: 2%

Projected Federal Income Tax Rate: 21%

Estimated Federal Income Tax:	0.53%
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PA Premium & Other Taxes (if applicable)

Projected Margin: 2%

Projected State Income Tax Rate: 9.99%

Estimated Federal Income Tax:	0.22%
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**Geisinger Quality Options
Individual Filing for 2021
Quality Improvement Initiatives Estimates**

**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Geisinger Health Plan and Geisinger Quality Options, Inc.
SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1**

Business Subject to MLR
Comprehensive Health Coverage
Individual

Line 1.1	Health premiums earned (From Part 2, Line 1.11)	307,326,101
Line 6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	5,833,404

Estimated Percentage:	1.9%
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Geisinger Quality Options
Individual Filing for 2021
Induced Utilization Exhibit

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
75729PA0012630	Silver	89	0.8160	1.08986
75729PA0012631	Silver	6	0.8160	1.08986
75729PA0012632	Silver	-	0.8160	1.08986
75729PA0012633	Silver	10	0.8160	1.08986
75729PA0012634	Silver	5	0.8160	1.08986
75729PA0012635	Silver	-	0.8160	1.08986
75729PA0012636	Silver	22	0.8160	1.08986
75729PA0012637	Silver	24	0.8160	1.08986
75729PA0012638	Silver	-	0.8160	1.08986
75729PA0012639	Silver	17	0.8160	1.08986
75729PA0012640	Silver	6	0.8160	1.08986
75729PA0012641	Silver	-	0.8160	1.08986
75729PA0012647	Gold	30	0.9130	1.16057
75729PA0012648	Gold	1	0.9130	1.16057
75729PA0012649	Gold	8	0.9130	1.16057
75729PA0012650	Gold	10	0.9130	1.16057
75729PA0012651	Gold	38	0.9130	1.16057
75729PA0012652	Gold	42	0.9130	1.16057
75729PA0012653	Gold	24	0.9130	1.16057
75729PA0012654	Gold	48	0.9130	1.16057
75729PA0012655	Gold	460	0.9130	1.16057
75729PA0012656	Gold	197	0.9130	1.16057
75729PA0012657	Gold	58	0.9130	1.16057
75729PA0012658	Gold	27	0.9130	1.16057
75729PA0012664	Silver	4	0.9960	1.23602
75729PA0012665	Silver	1	0.9960	1.23602
75729PA0012666	Silver	-	0.9960	1.23602
75729PA0012667	Silver	6	0.9960	1.23602
75729PA0012668	Silver	12	0.9960	1.23602
75729PA0012669	Silver	6	0.9960	1.23602
75729PA0012670	Silver	12	0.9960	1.23602
75729PA0012671	Silver	7	0.9960	1.23602
75729PA0012672	Silver	153	0.9960	1.23602
75729PA0012673	Silver	48	0.9960	1.23602
75729PA0012674	Silver	14	0.9960	1.23602
75729PA0012675	Silver	9	0.9960	1.23602
75729PA0012681	Bronze	19	0.6590	1.01528
75729PA0012682	Bronze	9	0.6590	1.01528
75729PA0012683	Bronze	7	0.6590	1.01528

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
75729PA0012684	Bronze	53	0.6590	1.01528
75729PA0012685	Bronze	140	0.6590	1.01528
75729PA0012686	Bronze	61	0.6590	1.01528
75729PA0012687	Bronze	190	0.6590	1.01528
75729PA0012688	Bronze	289	0.6590	1.01528
75729PA0012689	Bronze	600	0.6590	1.01528
75729PA0012690	Bronze	242	0.6590	1.01528
75729PA0012691	Bronze	202	0.6590	1.01528
75729PA0012692	Bronze	63	0.6590	1.01528
75729PA0012698	Silver	1	0.8160	1.08986
75729PA0012699	Gold	57	0.9130	1.16057
75729PA0012700	Silver	11	0.9960	1.23602
75729PA0012701	Bronze	138	0.6590	1.01528
75729PA0012702	Bronze	-	0.7670	1.06129
75729PA0012703	Bronze	-	0.7670	1.06129
75729PA0012704	Bronze	-	0.7670	1.06129
75729PA0012705	Bronze	-	0.7670	1.06129
75729PA0012706	Bronze	-	0.7670	1.06129
75729PA0012707	Bronze	-	0.7670	1.06129
75729PA0012708	Bronze	-	0.7670	1.06129
75729PA0012709	Bronze	-	0.7670	1.06129
75729PA0012710	Bronze	-	0.7670	1.06129
75729PA0012711	Bronze	-	0.7670	1.06129
75729PA0012712	Bronze	-	0.7670	1.06129
75729PA0012713	Bronze	-	0.7670	1.06129
75729PA0012714	Bronze	-	0.7670	1.06129
Total		3,476	0.7676	1.0789

Geisinger Quality Options
Individual Filing for 2021
Benefit Changes

2021 Plan Name	HIOS IDs	Plan Changes
Geisinger Marketplace All-Access PPO 20/40/3000	75729PA0012647, 75729PA0012648, 75729PA0012649, 75729PA0012650, 75729PA0012651, 75729PA0012652, 75729PA0012653, 75729PA0012654, 75729PA0012655, 75729PA0012656, 75729PA0012657, 75729PA0012658, 75729PA0012699	MOOP increased 7350 to 8100
Geisinger Marketplace All-Access PPO 30/50/5000	75729PA0012630, 75729PA0012631, 75729PA0012632, 75729PA0012633, 75729PA0012634, 75729PA0012635, 75729PA0012636, 75729PA0012637, 75729PA0012638, 75729PA0012639, 75729PA0012640, 75729PA0012641, 75729PA0012698	No Changes
Geisinger Marketplace All-Access PPO 30/60/4650	75729PA0012664, 75729PA0012665, 75729PA0012666, 75729PA0012667, 75729PA0012668, 75729PA0012669, 75729PA0012670, 75729PA0012671, 75729PA0012672, 75729PA0012673, 75729PA0012674, 75729PA0012675, 75729PA0012700	MOOP increased 7350 to 7600
Geisinger Marketplace All-Access PPO 40/80/8400	75729PA0012681, 75729PA0012682, 75729PA0012683, 75729PA0012684, 75729PA0012685, 75729PA0012686, 75729PA0012687, 75729PA0012688, 75729PA0012689, 75729PA0012690, 75729PA0012691, 75729PA0012692, 75729PA0012701	MOOP increased 8150 to 8550, Deductible increased 7100 to 8400, PCP copay increased 30 to 40, Specialist copay increased 60 to 80
Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	75729PA0012702, 75729PA0012703, 75729PA0012704, 75729PA0012705, 75729PA0012706, 75729PA0012707, 75729PA0012708, 75729PA0012709, 75729PA0012710, 75729PA0012711, 75729PA0012712, 75729PA0012713, 75729PA0012714	New Plan



Company Name: Geisinger Quality Options
 Market: Individual
 Product: PPO
 Effective Date of Rates: January 1, 2021

Ending date of Rates: December 31, 2021

HIOS Plan ID (On Exchange)⇒	75729PA0012630		75729PA0012631		75729PA0012632		75729PA0012633		75729PA0012634		75729PA0012635		75729PA0012636		75729PA0012637		75729PA0012638		75729PA
HIOS Plan ID (Off Exchange)⇒	75729PA0012630		75729PA0012631		75729PA0012632		75729PA0012633		75729PA0012634		75729PA0012635		75729PA0012636		75729PA0012637		75729PA0012638		75729PA
Plan Marketing Name ⇒	Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Ma
Form # ⇒	M-152-115-F Rev. 1/21		M-152-115-F Rev. 1/21		M-152-115-F Rev. 1/21		M-152-115-F Rev. 1/21		M-152-115-F Rev. 1/21		M-152-115-F Rev. 1/21		M-152-115-F Rev. 1/21		M-152-115-F Rev. 1/21		M-152-115-F Rev. 1/21		M-152-115-
Rating Area ⇒	Rating Area 3		Rating Area 5		Rating Area 2		Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 7		Rating
Network ⇒	Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Ma
Metal ⇒	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Sil
Deductible ⇒	Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000
Coinsurance ⇒	30%		30%		30%		30%		30%		30%		30%		30%		30%		30
Copays ⇒	\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30
OOP Maximum ⇒	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$246.86	\$246.86	\$256.44	\$256.44	\$250.59	\$250.59	\$246.86	\$246.86	\$321.95	\$321.95	\$290.80	\$290.80	\$246.86	\$246.86	\$321.95	\$321.95	\$327.28	\$327.28	\$246.86
15	\$268.80	\$268.80	\$279.24	\$279.24	\$272.86	\$272.86	\$268.80	\$268.80	\$350.57	\$350.57	\$316.65	\$316.65	\$268.80	\$268.80	\$350.57	\$350.57	\$356.37	\$356.37	\$268.80
16	\$277.19	\$277.19	\$287.96	\$287.96	\$281.38	\$281.38	\$277.19	\$277.19	\$361.51	\$361.51	\$326.53	\$326.53	\$277.19	\$277.19	\$361.51	\$361.51	\$367.49	\$367.49	\$277.19
17	\$285.58	\$285.58	\$296.67	\$296.67	\$289.89	\$289.89	\$285.58	\$285.58	\$372.46	\$372.46	\$336.41	\$336.41	\$285.58	\$285.58	\$372.46	\$372.46	\$378.62	\$378.62	\$285.58
18	\$294.62	\$294.62	\$306.06	\$306.06	\$299.07	\$299.07	\$294.62	\$294.62	\$384.24	\$384.24	\$347.06	\$347.06	\$294.62	\$294.62	\$384.24	\$384.24	\$390.60	\$390.60	\$294.62
19	\$303.65	\$303.65	\$315.44	\$315.44	\$308.24	\$308.24	\$303.65	\$303.65	\$396.02	\$396.02	\$357.70	\$357.70	\$303.65	\$303.65	\$396.02	\$396.02	\$402.57	\$402.57	\$303.65
20	\$313.01	\$313.01	\$325.16	\$325.16	\$317.74	\$317.74	\$313.01	\$313.01	\$408.23	\$408.23	\$368.72	\$368.72	\$313.01	\$313.01	\$408.23	\$408.23	\$414.98	\$414.98	\$313.01
21	\$322.69	\$322.69	\$335.23	\$335.23	\$327.57	\$327.57	\$322.69	\$322.69	\$420.86	\$420.86	\$380.13	\$380.13	\$418.14	\$418.14	\$322.69	\$322.69	\$427.82	\$427.82	\$322.69
22	\$322.69	\$322.69	\$335.23	\$335.23	\$327.57	\$327.57	\$322.69	\$322.69	\$420.86	\$420.86	\$380.13	\$380.13	\$418.14	\$418.14	\$322.69	\$322.69	\$427.82	\$427.82	\$322.69
23	\$322.69	\$322.69	\$335.23	\$335.23	\$327.57	\$327.57	\$322.69	\$322.69	\$420.86	\$420.86	\$380.13	\$380.13	\$418.14	\$418.14	\$322.69	\$322.69	\$427.82	\$427.82	\$322.69
24	\$322.69	\$322.69	\$335.23	\$335.23	\$327.57	\$327.57	\$322.69	\$322.69	\$420.86	\$420.86	\$380.13	\$380.13	\$418.14	\$418.14	\$322.69	\$322.69	\$427.82	\$427.82	\$322.69
25	\$323.98	\$323.98	\$336.56	\$336.56	\$328.87	\$328.87	\$323.98	\$323.98	\$422.54	\$422.54	\$381.65	\$381.65	\$419.66	\$419.66	\$323.98	\$323.98	\$429.53	\$429.53	\$323.98
26	\$330.43	\$330.43	\$343.27	\$343.27	\$335.42	\$335.42	\$330.43	\$330.43	\$430.95	\$430.95	\$389.25	\$389.25	\$428.02	\$428.02	\$330.43	\$330.43	\$438.08	\$438.08	\$330.43
27	\$338.18	\$338.18	\$351.31	\$351.31	\$343.29	\$343.29	\$338.18	\$338.18	\$441.06	\$441.06	\$398.37	\$398.37	\$438.29	\$438.29	\$338.18	\$338.18	\$448.35	\$448.35	\$338.18
28	\$350.76	\$350.76	\$364.39	\$364.39	\$356.06	\$356.06	\$350.76	\$350.76	\$457.47	\$457.47	\$403.20	\$403.20	\$454.63	\$454.63	\$350.76	\$350.76	\$465.04	\$465.04	\$350.76
29	\$361.09	\$361.09	\$375.11	\$375.11	\$366.54	\$366.54	\$361.09	\$361.09	\$470.94	\$470.94	\$425.36	\$425.36	\$467.94	\$467.94	\$361.09	\$361.09	\$478.73	\$478.73	\$361.09
30	\$366.25	\$366.25	\$380.48	\$380.48	\$371.78	\$371.78	\$366.25	\$366.25	\$477.67	\$477.67	\$431.44	\$431.44	\$474.78	\$474.78	\$366.25	\$366.25	\$485.57	\$485.57	\$366.25
31	\$374.00	\$374.00	\$388.52	\$388.52	\$379.65	\$379.65	\$374.00	\$374.00	\$487.77	\$487.77	\$440.57	\$440.57	\$484.66	\$484.66	\$374.00	\$374.00	\$495.84	\$495.84	\$374.00
32	\$381.74	\$381.74	\$396.57	\$396.57	\$387.51	\$387.51	\$381.74	\$381.74	\$497.87	\$497.87	\$454.53	\$454.53	\$494.54	\$494.54	\$381.74	\$381.74	\$497.87	\$497.87	\$381.74
33	\$386.58	\$386.58	\$401.60	\$401.60	\$392.42	\$392.42	\$386.58	\$386.58	\$504.18	\$504.18	\$455.69	\$455.69	\$501.01	\$501.01	\$386.58	\$386.58	\$512.52	\$512.52	\$386.58
34	\$391.75	\$391.75	\$406.96	\$406.96	\$397.66	\$397.66	\$391.75	\$391.75	\$510.92	\$510.92	\$461.84	\$461.84	\$507.47	\$507.47	\$391.75	\$391.75	\$519.37	\$519.37	\$391.75
35	\$394.33	\$394.33	\$409.64	\$409.64	\$400.28	\$400.28	\$394.33	\$394.33	\$514.28	\$514.28	\$465.63	\$465.63	\$510.89	\$510.89	\$394.33	\$394.33	\$522.79	\$522.79	\$394.33
36	\$396.91	\$396.91	\$412.32	\$412.32	\$402.90	\$402.90	\$396.91	\$396.91	\$517.65	\$517.65	\$467.56	\$467.56	\$514.31	\$514.31	\$396.91	\$396.91	\$526.21	\$526.21	\$396.91
37	\$399.49	\$399.49	\$415.00	\$415.00	\$405.52	\$405.52	\$399.49	\$399.49	\$521.02	\$521.02	\$470.60	\$470.60	\$517.73	\$517.73	\$399.49	\$399.49	\$529.64	\$529.64	\$399.49
38	\$402.07	\$402.07	\$417.69	\$417.69	\$408.14	\$408.14	\$402.07	\$402.07	\$524.38	\$524.38	\$473.64	\$473.64	\$521.15	\$521.15	\$402.07	\$402.07	\$533.06	\$533.06	\$402.07
39	\$407.23	\$407.23	\$423.05	\$423.05	\$413.38	\$413.38	\$407.23	\$407.23	\$531.12	\$531.12	\$479.72	\$479.72	\$527.62	\$527.62	\$407.23	\$407.23	\$539.90	\$539.90	\$407.23
40	\$412.40	\$412.40	\$428.41	\$428.41	\$418.63	\$418.63	\$412.40	\$412.40	\$537.85	\$537.85	\$485.80	\$485.80	\$534.46	\$534.46	\$412.40	\$412.40	\$546.75	\$546.75	\$412.40
41	\$420.14	\$420.14	\$436.09	\$436.09	\$426.49	\$426.49	\$420.14	\$420.14	\$547.95	\$547.95	\$492.66	\$492.66	\$544.34	\$544.34	\$420.14	\$420.14	\$557.02	\$557.02	\$420.14
42	\$427.56	\$427.56	\$440.48	\$440.48	\$434.02	\$434.02	\$427.56	\$427.56	\$557.63	\$557.63	\$503.67	\$503.67	\$554.22	\$554.22	\$427.56	\$427.56	\$563.66	\$563.66	\$427.56
43	\$437.89	\$437.89	\$448.17	\$448.17	\$444.50	\$444.50	\$437.89	\$437.89	\$561.10	\$561.10	\$507.63	\$507.63	\$557.63	\$557.63	\$437.89	\$437.89	\$571.10	\$571.10	\$437.89
44	\$450.80	\$450.80	\$468.30	\$468.30	\$457.61	\$457.61	\$450.80	\$450.80	\$568.93	\$568.93	\$513.04	\$513.04	\$564.25	\$564.25	\$450.80	\$450.80	\$579.66	\$579.66	\$450.80
45	\$465.96	\$465.96	\$484.06	\$484.06	\$473.00	\$473.00	\$465.96	\$465.96	\$577.19	\$577.19	\$520.17	\$520.17	\$569.71	\$569.71	\$465.96	\$465.96	\$588.32	\$588.32	\$465.96
46	\$484.03	\$484.03	\$502.83	\$502.83	\$491.34	\$491.34	\$484.03	\$484.03	\$585.28	\$585.28	\$532.44	\$532.44	\$570.19	\$570.19	\$484.03	\$484.03	\$594.41	\$594.41	\$484.03
47	\$504.36	\$504.36	\$523.95	\$523.95	\$511.98	\$511.98	\$504.36	\$504.36	\$593.08	\$593.08	\$544.34	\$544.34	\$534.46	\$534.46	\$504.36	\$504.36	\$603.66	\$603.66	\$504.36
48	\$527.60	\$527.60	\$548.09	\$548.09	\$535.57	\$535.57	\$527.60	\$527.60	\$603.66	\$603.66	\$557.12	\$557.12	\$548.09	\$548.09	\$527.60	\$527.60	\$618.00	\$618.00	\$527.60
49	\$550.51	\$550.51	\$571.89	\$571.89	\$558.82	\$558.82	\$550.51	\$550.51	\$606.69	\$606.69	\$571.98	\$571.98	\$564.50	\$564.50	\$550.51	\$550.51	\$618.00	\$618.00	\$550.51
50	\$576.32	\$576.32	\$598.71	\$598.71	\$585.03	\$585.03	\$576.32	\$576.32	\$634.09	\$634.09	\$571.65	\$571.65	\$582.98	\$582.98	\$576.32	\$576.32	\$634.09	\$634.09	\$576.32
51	\$601.82	\$601.82	\$625.19	\$625.19	\$610.91	\$610.91	\$601.82	\$601.82	\$662.16	\$662.16	\$582.98	\$582.98	\$570.94	\$570.94	\$601.82	\$601.82	\$673.49	\$673.49	\$601.82
52	\$629.89	\$629.89	\$652.81	\$652.81	\$639.40	\$639.40	\$629.89	\$629.89	\$703.28	\$703.28	\$603.66	\$603.66	\$593.59	\$593.59	\$629.89	\$629.89	\$714.51	\$714.51	\$629.89
53	\$658.29	\$658.29	\$674.12	\$674.12	\$663.85	\$663.85	\$658.29	\$658.29	\$724.12	\$724.12	\$606.69	\$606.69	\$593.59	\$593.59	\$658.29	\$658.29	\$724.12	\$724.12	\$658.29
54	\$688.94	\$688.94	\$703.28	\$703.28	\$693.59	\$693.59	\$688.94	\$688.94	\$754.12	\$754.12	\$634.09	\$634.09	\$625.19	\$625.19	\$688.94	\$688.94	\$754.12	\$754.12	\$688.94
55	\$719.60	\$719.60	\$735.11	\$735.11	\$724.12	\$724.12	\$719.60	\$719.60	\$784.73	\$784.73	\$662.16	\$662.16	\$652.81	\$652.81	\$719.60	\$719.60	\$784.73	\$784.73	\$719.60
56	\$752.83	\$752.83	\$772.07	\$772.07	\$761.80	\$761.80	\$752.83	\$752.83	\$822.69	\$822.69	\$688.94	\$688.94	\$678.49	\$678.49	\$752.83	\$752.83			

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

HIOS Plan ID (On Exchange) =>						75729PA0012647		75729PA0012648		75729PA0012649		75729PA0012650		75729PA0012651		75729PA0012652		75729PA0012653
HIOS Plan ID (Off Exchange) =>	0012639	75729PA0012640	75729PA0012641	75729PA0012647	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653								
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000
Form =>	F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21
Rating Area =>	Area 3	Rating Area 6	Rating Area 9	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 3
Network =>	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO
Metal =>	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$0 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0
Coinsurance =>	20%	30%	30%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$0	\$30 / \$50	\$30 / \$50	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40
OOP Maximum =>	\$50	\$7,350	\$7,350	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$246.86	\$321.95	\$321.95	\$290.80	\$290.80	\$305.55	\$305.55	\$298.57	\$298.57	\$294.12	\$294.12	\$383.60	\$383.60	\$346.48	\$346.48	\$294.12	\$294.12	\$383.60
15	\$268.80	\$350.57	\$350.57	\$316.65	\$316.65	\$332.71	\$332.71	\$325.10	\$325.10	\$320.27	\$320.27	\$417.70	\$417.70	\$377.27	\$377.27	\$320.27	\$320.27	\$417.70
16	\$277.19	\$361.51	\$361.51	\$326.53	\$326.53	\$343.09	\$343.09	\$335.25	\$335.25	\$330.26	\$330.26	\$430.73	\$430.73	\$389.05	\$389.05	\$330.26	\$330.26	\$430.73
17	\$285.58	\$372.46	\$372.46	\$336.41	\$336.41	\$353.47	\$353.47	\$345.40	\$345.40	\$340.26	\$340.26	\$443.77	\$443.77	\$400.82	\$400.82	\$340.26	\$340.26	\$443.77
18	\$294.62	\$384.24	\$384.24	\$347.06	\$347.06	\$364.66	\$364.66	\$356.33	\$356.33	\$351.03	\$351.03	\$457.81	\$457.81	\$413.51	\$413.51	\$351.03	\$351.03	\$457.81
19	\$303.65	\$396.02	\$396.02	\$357.70	\$357.70	\$375.84	\$375.84	\$367.26	\$367.26	\$361.79	\$361.79	\$471.85	\$471.85	\$426.19	\$426.19	\$361.79	\$361.79	\$471.85
20	\$313.01	\$408.23	\$408.23	\$368.72	\$368.72	\$387.42	\$387.42	\$378.57	\$378.57	\$372.94	\$372.94	\$486.39	\$486.39	\$439.32	\$439.32	\$372.94	\$372.94	\$486.39
21	\$354.96	\$420.86	\$420.86	\$380.13	\$380.13	\$429.31	\$429.31	\$390.29	\$390.29	\$384.48	\$384.48	\$422.93	\$422.93	\$452.91	\$452.91	\$384.48	\$384.48	\$422.93
22	\$354.96	\$420.86	\$420.86	\$380.13	\$380.13	\$429.31	\$429.31	\$390.29	\$390.29	\$384.48	\$384.48	\$422.93	\$422.93	\$452.91	\$452.91	\$384.48	\$384.48	\$422.93
23	\$354.96	\$420.86	\$420.86	\$380.13	\$380.13	\$429.31	\$429.31	\$390.29	\$390.29	\$384.48	\$384.48	\$422.93	\$422.93	\$452.91	\$452.91	\$384.48	\$384.48	\$422.93
24	\$354.96	\$420.86	\$420.86	\$380.13	\$380.13	\$429.31	\$429.31	\$390.29	\$390.29	\$384.48	\$384.48	\$422.93	\$422.93	\$452.91	\$452.91	\$384.48	\$384.48	\$422.93
25	\$356.25	\$422.54	\$422.54	\$381.65	\$381.65	\$401.00	\$401.00	\$391.84	\$391.84	\$430.87	\$430.87	\$503.44	\$503.44	\$453.72	\$453.72	\$391.84	\$391.84	\$503.44
26	\$363.35	\$430.95	\$430.95	\$389.25	\$389.25	\$428.02	\$428.02	\$408.99	\$408.99	\$439.73	\$439.73	\$539.65	\$539.65	\$463.78	\$463.78	\$408.99	\$408.99	\$539.65
27	\$372.06	\$441.06	\$441.06	\$398.37	\$398.37	\$438.29	\$438.29	\$418.58	\$418.58	\$460.52	\$460.52	\$549.99	\$549.99	\$474.65	\$474.65	\$418.58	\$418.58	\$549.99
28	\$385.94	\$457.47	\$457.47	\$413.20	\$413.20	\$454.63	\$454.63	\$424.24	\$424.24	\$417.92	\$417.92	\$459.83	\$459.83	\$492.31	\$492.31	\$417.92	\$417.92	\$459.83
29	\$397.23	\$470.94	\$470.94	\$425.36	\$425.36	\$467.94	\$467.94	\$446.94	\$446.94	\$430.23	\$430.23	\$473.29	\$473.29	\$506.81	\$506.81	\$430.23	\$430.23	\$473.29
30	\$403.04	\$477.67	\$477.67	\$431.44	\$431.44	\$474.78	\$474.78	\$453.33	\$453.33	\$482.97	\$482.97	\$561.11	\$561.11	\$514.05	\$514.05	\$453.33	\$453.33	\$561.11
31	\$411.43	\$487.77	\$487.77	\$440.57	\$440.57	\$484.66	\$484.66	\$462.91	\$462.91	\$497.61	\$497.61	\$581.16	\$581.16	\$524.92	\$524.92	\$462.91	\$462.91	\$581.16
32	\$419.82	\$497.87	\$497.87	\$449.69	\$449.69	\$494.54	\$494.54	\$472.50	\$472.50	\$519.63	\$519.63	\$601.70	\$601.70	\$535.79	\$535.79	\$472.50	\$472.50	\$601.70
33	\$425.30	\$504.18	\$504.18	\$455.39	\$455.39	\$501.01	\$501.01	\$478.49	\$478.49	\$526.42	\$526.42	\$616.56	\$616.56	\$549.74	\$549.74	\$478.49	\$478.49	\$616.56
34	\$430.79	\$510.92	\$510.92	\$461.47	\$461.47	\$507.47	\$507.47	\$484.88	\$484.88	\$533.21	\$533.21	\$628.74	\$628.74	\$563.46	\$563.46	\$484.88	\$484.88	\$628.74
35	\$433.69	\$514.28	\$514.28	\$465.63	\$465.63	\$510.89	\$510.89	\$488.07	\$488.07	\$536.80	\$536.80	\$646.93	\$646.93	\$576.73	\$576.73	\$488.07	\$488.07	\$646.93
36	\$436.60	\$517.65	\$517.65	\$469.42	\$469.42	\$514.31	\$514.31	\$491.27	\$491.27	\$540.40	\$540.40	\$670.44	\$670.44	\$587.08	\$587.08	\$491.27	\$491.27	\$670.44
37	\$439.50	\$521.02	\$521.02	\$470.60	\$470.60	\$517.73	\$517.73	\$494.46	\$494.46	\$543.99	\$543.99	\$693.17	\$693.17	\$595.98	\$595.98	\$494.46	\$494.46	\$693.17
38	\$442.41	\$524.38	\$524.38	\$473.64	\$473.64	\$521.15	\$521.15	\$497.66	\$497.66	\$547.59	\$547.59	\$706.29	\$706.29	\$604.32	\$604.32	\$497.66	\$497.66	\$706.29
39	\$447.89	\$531.12	\$531.12	\$479.72	\$479.72	\$527.62	\$527.62	\$504.05	\$504.05	\$554.38	\$554.38	\$729.54	\$729.54	\$616.99	\$616.99	\$504.05	\$504.05	\$729.54
40	\$453.70	\$537.85	\$537.85	\$485.80	\$485.80	\$534.46	\$534.46	\$510.44	\$510.44	\$561.57	\$561.57	\$750.78	\$750.78	\$636.79	\$636.79	\$510.44	\$510.44	\$750.78
41	\$462.09	\$547.95	\$547.95	\$494.92	\$494.92	\$544.34	\$544.34	\$520.03	\$520.03	\$571.95	\$571.95	\$780.58	\$780.58	\$658.69	\$658.69	\$520.03	\$520.03	\$780.58
42	\$470.48	\$557.63	\$557.63	\$503.67	\$503.67	\$554.22	\$554.22	\$529.21	\$529.21	\$582.33	\$582.33	\$801.12	\$801.12	\$673.93	\$673.93	\$529.21	\$529.21	\$801.12
43	\$481.78	\$571.10	\$571.10	\$515.83	\$515.83	\$567.53	\$567.53	\$541.99	\$541.99	\$596.31	\$596.31	\$829.61	\$829.61	\$694.05	\$694.05	\$541.99	\$541.99	\$829.61
44	\$495.97	\$587.93	\$587.93	\$531.04	\$531.04	\$584.25	\$584.25	\$557.97	\$557.97	\$613.89	\$613.89	\$858.12	\$858.12	\$710.55	\$710.55	\$557.97	\$557.97	\$858.12
45	\$512.43	\$607.71	\$607.71	\$548.90	\$548.90	\$603.64	\$603.64	\$576.74	\$576.74	\$636.26	\$636.26	\$893.57	\$893.57	\$736.28	\$736.28	\$576.74	\$576.74	\$893.57
46	\$532.44	\$631.28	\$631.28	\$570.19	\$570.19	\$627.21	\$627.21	\$599.11	\$599.11	\$659.02	\$659.02	\$916.54	\$916.54	\$767.36	\$767.36	\$599.11	\$599.11	\$916.54
47	\$554.70	\$657.79	\$657.79	\$594.14	\$594.14	\$653.44	\$653.44	\$624.27	\$624.27	\$686.58	\$686.58	\$949.61	\$949.61	\$798.75	\$798.75	\$624.27	\$624.27	\$949.61
48	\$580.52	\$688.10	\$688.10	\$621.51	\$621.51	\$683.85	\$683.85	\$653.03	\$653.03	\$718.53	\$718.53	\$992.08	\$992.08	\$814.78	\$814.78	\$653.03	\$653.03	\$992.08
49	\$605.69	\$717.98	\$717.98	\$648.50	\$648.50	\$713.50	\$713.50	\$681.39	\$681.39	\$749.69	\$749.69	\$1,016.82	\$1,016.82	\$855.91	\$855.91	\$681.39	\$681.39	\$1,016.82
50	\$634.09	\$751.65	\$751.65	\$678.91	\$678.91	\$746.95	\$746.95	\$713.34	\$713.34	\$784.83	\$784.83	\$1,049.04	\$1,049.04	\$895.56	\$895.56	\$713.34	\$713.34	\$1,049.04
51	\$662.16	\$784.89	\$784.89	\$708.94	\$708.94	\$780.02	\$780.02	\$744.89	\$744.89	\$819.58	\$819.58	\$1,080.86	\$1,080.86	\$929.37	\$929.37	\$744.89	\$744.89	\$1,080.86
52	\$692.81	\$821.51	\$821.51	\$742.01	\$742.01	\$816.13	\$816.13	\$779.64	\$779.64	\$857.53	\$857.53	\$1,113.93	\$1,113.93	\$978.80	\$978.80	\$779.64	\$779.64	\$1,113.93
53	\$724.12	\$858.54	\$858.54	\$775.46	\$775.46	\$853.00	\$853.00	\$814.79	\$814.79	\$886.27	\$886.27	\$1,147.66	\$1,147.66	\$1,016.33	\$1,016.33	\$814.79	\$814.79	\$1,147.66
54	\$757.68	\$898.52	\$898.52	\$811.57	\$811.57	\$892.54	\$892.54	\$852.73	\$852.73	\$937.81	\$937.81	\$1,180.35	\$1,180.35	\$1,049.04	\$1,049.04	\$852.73	\$852.73	\$1,180.35
55	\$791.56	\$938.50	\$938.50	\$847.68	\$847.68	\$932.45	\$932.45	\$890.68	\$890.68	\$979.74	\$979.74	\$1,213.02	\$1,213.02	\$1,080.99	\$1,080.99	\$890.68	\$890.68	\$1,213.02
56	\$828.02	\$981.85	\$981.85	\$886.83	\$886.83	\$975.40	\$975.40	\$931.81	\$931.81	\$1,004.88	\$1,004.88	\$1,246.05	\$1,246.05	\$1,113.93	\$1,113.93	\$931.81	\$931.81	\$1,246.05
57	\$865.13	\$1,025.62	\$1,025.62	\$926.37	\$926.37	\$1,019.12	\$1,019.12	\$973.35	\$973.35	\$1,070.81	\$1,070.81	\$1,300.78	\$1,300.78	\$1,1				

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

HIOS Plan ID (On Exchange)⇒	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668
HIOS Plan ID (Off Exchange)⇒	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668
Plan Marketing Name ⇒	Geisinger Marketplace All-Access PPO 20/40/3000	Geisinger Marketplace All-Access PPO 20/40/3000	Geisinger Marketplace All-Access PPO 20/40/3000	Geisinger Marketplace All-Access PPO 20/40/3000	Geisinger Marketplace All-Access PPO 20/40/3000	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO
Form # ⇒	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21
Rating Area ⇒	Rating Area 7	Rating Area 3	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6	Rating
Network ⇒	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Ma
Metal ⇒	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Sil
Deductible ⇒	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,65
Coinsurance ⇒	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays ⇒	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30
OOP Maximum ⇒	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$7,600	\$7,600	\$7,600	\$7,600
Pediatric Dental (Yes/No) ⇒	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$389.94	\$389.94	\$294.12	\$294.12	\$294.12	\$294.12	\$383.60	\$383.60	\$346.48	\$346.48
15	\$424.61	\$424.61	\$320.27	\$320.27	\$320.27	\$320.27	\$417.70	\$417.70	\$377.27	\$377.27
16	\$437.86	\$437.86	\$330.26	\$330.26	\$330.26	\$330.26	\$430.73	\$430.73	\$389.05	\$389.05
17	\$451.11	\$451.11	\$340.26	\$340.26	\$340.26	\$340.26	\$443.77	\$443.77	\$400.82	\$400.82
18	\$465.38	\$465.38	\$351.03	\$351.03	\$351.03	\$351.03	\$457.81	\$457.81	\$413.51	\$413.51
19	\$479.66	\$479.66	\$361.79	\$361.79	\$361.79	\$361.79	\$471.85	\$471.85	\$426.19	\$426.19
20	\$494.44	\$494.44	\$372.94	\$372.94	\$372.94	\$372.94	\$486.39	\$486.39	\$439.32	\$439.32
21	\$509.74	\$509.74	\$384.48	\$384.48	\$384.48	\$384.48	\$501.44	\$501.44	\$452.91	\$452.91
22	\$509.74	\$509.74	\$384.48	\$384.48	\$384.48	\$384.48	\$501.44	\$501.44	\$452.91	\$452.91
23	\$509.74	\$509.74	\$384.48	\$384.48	\$384.48	\$384.48	\$501.44	\$501.44	\$452.91	\$452.91
24	\$509.74	\$509.74	\$384.48	\$384.48	\$384.48	\$384.48	\$501.44	\$501.44	\$452.91	\$452.91
25	\$511.77	\$511.77	\$386.01	\$386.01	\$386.01	\$386.01	\$503.44	\$503.44	\$454.72	\$454.72
26	\$521.96	\$521.96	\$393.70	\$393.70	\$393.70	\$393.70	\$513.47	\$513.47	\$463.78	\$463.78
27	\$534.20	\$534.20	\$402.93	\$402.93	\$402.93	\$402.93	\$525.50	\$525.50	\$474.65	\$474.65
28	\$554.08	\$554.08	\$417.92	\$417.92	\$417.92	\$417.92	\$545.06	\$545.06	\$492.31	\$492.31
29	\$570.39	\$570.39	\$430.23	\$430.23	\$430.23	\$430.23	\$561.11	\$561.11	\$506.81	\$506.81
30	\$578.54	\$578.54	\$436.38	\$436.38	\$436.38	\$436.38	\$569.13	\$569.13	\$514.05	\$514.05
31	\$590.78	\$590.78	\$445.61	\$445.61	\$445.61	\$445.61	\$581.16	\$581.16	\$524.92	\$524.92
32	\$603.01	\$603.01	\$454.83	\$454.83	\$454.83	\$454.83	\$593.20	\$593.20	\$535.79	\$535.79
33	\$610.66	\$610.66	\$460.60	\$460.60	\$460.60	\$460.60	\$600.72	\$600.72	\$545.99	\$545.99
34	\$618.81	\$618.81	\$466.75	\$466.75	\$466.75	\$466.75	\$608.74	\$608.74	\$554.83	\$554.83
35	\$622.89	\$622.89	\$469.83	\$469.83	\$469.83	\$469.83	\$612.75	\$612.75	\$563.06	\$563.06
36	\$626.97	\$626.97	\$472.90	\$472.90	\$472.90	\$472.90	\$616.77	\$616.77	\$567.08	\$567.08
37	\$631.05	\$631.05	\$475.98	\$475.98	\$475.98	\$475.98	\$620.78	\$620.78	\$574.48	\$574.48
38	\$635.12	\$635.12	\$479.06	\$479.06	\$479.06	\$479.06	\$624.79	\$624.79	\$578.19	\$578.19
39	\$643.28	\$643.28	\$485.21	\$485.21	\$485.21	\$485.21	\$632.81	\$632.81	\$585.62	\$585.62
40	\$651.44	\$651.44	\$491.36	\$491.36	\$491.36	\$491.36	\$640.83	\$640.83	\$593.04	\$593.04
41	\$663.67	\$663.67	\$500.59	\$500.59	\$500.59	\$500.59	\$650.57	\$650.57	\$604.18	\$604.18
42	\$675.39	\$675.39	\$509.43	\$509.43	\$509.43	\$509.43	\$660.10	\$660.10	\$614.85	\$614.85
43	\$691.70	\$691.70	\$521.73	\$521.73	\$521.73	\$521.73	\$670.45	\$670.45	\$629.70	\$629.70
44	\$712.09	\$712.09	\$537.11	\$537.11	\$537.11	\$537.11	\$700.50	\$700.50	\$648.27	\$648.27
45	\$736.05	\$736.05	\$555.18	\$555.18	\$555.18	\$555.18	\$724.07	\$724.07	\$670.07	\$670.07
46	\$764.60	\$764.60	\$576.71	\$576.71	\$576.71	\$576.71	\$752.15	\$752.15	\$696.06	\$696.06
47	\$796.71	\$796.71	\$600.93	\$600.93	\$600.93	\$600.93	\$783.74	\$783.74	\$727.55	\$727.55
48	\$833.41	\$833.41	\$628.62	\$628.62	\$628.62	\$628.62	\$819.85	\$819.85	\$758.71	\$758.71
49	\$869.60	\$869.60	\$655.91	\$655.91	\$655.91	\$655.91	\$855.45	\$855.45	\$791.65	\$791.65
50	\$910.38	\$910.38	\$686.67	\$686.67	\$686.67	\$686.67	\$895.56	\$895.56	\$828.78	\$828.78
51	\$950.65	\$950.65	\$717.05	\$717.05	\$717.05	\$717.05	\$935.18	\$935.18	\$864.68	\$864.68
52	\$994.99	\$994.99	\$750.50	\$750.50	\$750.50	\$750.50	\$978.80	\$978.80	\$884.08	\$884.08
53	\$1,039.85	\$1,039.85	\$784.33	\$784.33	\$784.33	\$784.33	\$1,022.93	\$1,022.93	\$946.64	\$946.64
54	\$1,088.27	\$1,088.27	\$820.85	\$820.85	\$820.85	\$820.85	\$1,070.56	\$1,070.56	\$990.73	\$990.73
55	\$1,136.70	\$1,136.70	\$857.38	\$857.38	\$857.38	\$857.38	\$1,118.20	\$1,118.20	\$1,034.81	\$1,034.81
56	\$1,189.20	\$1,189.20	\$896.98	\$896.98	\$896.98	\$896.98	\$1,169.85	\$1,169.85	\$1,082.61	\$1,082.61
57	\$1,242.21	\$1,242.21	\$936.97	\$936.97	\$936.97	\$936.97	\$1,222.00	\$1,222.00	\$1,130.87	\$1,130.87
58	\$1,298.79	\$1,298.79	\$979.64	\$979.64	\$979.64	\$979.64	\$1,277.66	\$1,277.66	\$1,182.38	\$1,182.38
59	\$1,326.83	\$1,326.83	\$1,000.79	\$1,000.79	\$1,000.79	\$1,000.79	\$1,305.24	\$1,305.24	\$1,207.90	\$1,207.90
60	\$1,383.41	\$1,383.41	\$1,043.47	\$1,043.47	\$1,043.47	\$1,043.47	\$1,360.90	\$1,360.90	\$1,259.41	\$1,259.41
61	\$1,432.34	\$1,432.34	\$1,080.38	\$1,080.38	\$1,080.38	\$1,080.38	\$1,409.03	\$1,409.03	\$1,309.95	\$1,309.95
62	\$1,464.45	\$1,464.45	\$1,104.60	\$1,104.60	\$1,104.60	\$1,104.60	\$1,440.62	\$1,440.62	\$1,333.19	\$1,333.19
63	\$1,504.72	\$1,504.72	\$1,134.97	\$1,134.97	\$1,134.97	\$1,134.97	\$1,480.24	\$1,480.24	\$1,369.99	\$1,369.99
64+	\$1,529.19	\$1,529.19	\$1,153.43	\$1,153.43	\$1,153.43	\$1,153.43	\$1,504.31	\$1,504.31	\$1,358.73	\$1,358.73

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

HIOS Plan ID (On Exchange) =>	0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682
HIOS Plan ID (Off Exchange) =>	0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682
Plan Marketing Name =>	Marketplace All-30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400
Form =>	F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21
Rating Area =>	Area 9	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 3	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 5	Rating Area 2
Network =>	Marketplace All-s PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO
Metal =>	Per	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze
Deductible =>	0 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Combined: \$8,400	Combined: \$8,400
Coinsurance =>	0%	20%	20%	20%	20%	20%	20%	20%	0%	0%
Copays =>	\$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$40 / \$80	\$40 / \$80
OOP Maximum =>	\$00	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$8,550	\$8,550
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$402.54	\$341.72	\$341.72	\$445.67	\$445.67	\$453.05	\$453.05	\$341.72	\$445.67	\$445.67
15	\$438.33	\$372.10	\$372.10	\$485.29	\$485.29	\$493.32	\$493.32	\$372.10	\$485.29	\$485.29
16	\$452.01	\$383.71	\$383.71	\$500.44	\$500.44	\$508.72	\$508.72	\$383.71	\$500.44	\$500.44
17	\$465.69	\$395.32	\$395.32	\$515.58	\$515.58	\$524.11	\$524.11	\$395.32	\$515.58	\$515.58
18	\$480.42	\$407.83	\$407.83	\$531.90	\$531.90	\$540.70	\$540.70	\$407.83	\$531.90	\$531.90
19	\$495.16	\$420.34	\$420.34	\$548.21	\$548.21	\$557.28	\$557.28	\$420.34	\$548.21	\$548.21
20	\$510.42	\$433.29	\$433.29	\$565.10	\$565.10	\$574.45	\$574.45	\$433.29	\$565.10	\$565.10
21	\$578.83	\$446.70	\$446.70	\$582.59	\$582.59	\$592.22	\$592.22	\$446.70	\$582.59	\$582.59
22	\$578.83	\$446.70	\$446.70	\$582.59	\$582.59	\$592.22	\$592.22	\$446.70	\$582.59	\$582.59
23	\$578.83	\$446.70	\$446.70	\$582.59	\$582.59	\$592.22	\$592.22	\$446.70	\$582.59	\$582.59
24	\$578.83	\$446.70	\$446.70	\$582.59	\$582.59	\$592.22	\$592.22	\$446.70	\$582.59	\$582.59
25	\$580.93	\$448.48	\$448.48	\$584.91	\$584.91	\$594.59	\$594.59	\$448.48	\$584.91	\$584.91
26	\$592.50	\$457.41	\$457.41	\$596.56	\$596.56	\$606.43	\$606.43	\$457.41	\$596.56	\$596.56
27	\$606.71	\$468.13	\$468.13	\$610.54	\$610.54	\$620.64	\$620.64	\$468.13	\$610.54	\$610.54
28	\$629.34	\$485.56	\$485.56	\$633.27	\$633.27	\$643.74	\$643.74	\$485.56	\$633.27	\$633.27
29	\$647.75	\$499.85	\$499.85	\$651.91	\$651.91	\$662.69	\$662.69	\$499.85	\$651.91	\$651.91
30	\$657.23	\$507.00	\$507.00	\$662.13	\$662.13	\$672.17	\$672.17	\$507.00	\$662.13	\$662.13
31	\$670.91	\$517.72	\$517.72	\$675.21	\$675.21	\$686.38	\$686.38	\$517.72	\$675.21	\$675.21
32	\$684.59	\$528.44	\$528.44	\$689.19	\$689.19	\$700.59	\$700.59	\$528.44	\$689.19	\$689.19
33	\$693.53	\$535.14	\$535.14	\$697.93	\$697.93	\$709.48	\$709.48	\$535.14	\$697.93	\$697.93
34	\$702.48	\$542.29	\$542.29	\$707.25	\$707.25	\$718.95	\$718.95	\$542.29	\$707.25	\$707.25
35	\$707.22	\$545.86	\$545.86	\$711.91	\$711.91	\$723.69	\$723.69	\$545.86	\$711.91	\$711.91
36	\$711.95	\$549.43	\$549.43	\$716.57	\$716.57	\$728.43	\$728.43	\$549.43	\$716.57	\$716.57
37	\$716.69	\$553.01	\$553.01	\$721.24	\$721.24	\$733.17	\$733.17	\$553.01	\$721.24	\$721.24
38	\$721.42	\$556.58	\$556.58	\$725.90	\$725.90	\$737.90	\$737.90	\$556.58	\$725.90	\$725.90
39	\$730.37	\$563.73	\$563.73	\$735.22	\$735.22	\$747.38	\$747.38	\$563.73	\$735.22	\$735.22
40	\$739.84	\$570.87	\$570.87	\$744.54	\$744.54	\$756.85	\$756.85	\$570.87	\$744.54	\$744.54
41	\$753.52	\$581.59	\$581.59	\$758.52	\$758.52	\$771.07	\$771.07	\$581.59	\$758.52	\$758.52
42	\$767.20	\$591.87	\$591.87	\$771.92	\$771.92	\$784.69	\$784.69	\$591.87	\$771.92	\$771.92
43	\$785.62	\$606.16	\$606.16	\$790.56	\$790.56	\$803.64	\$803.64	\$606.16	\$790.56	\$790.56
44	\$808.77	\$624.03	\$624.03	\$813.87	\$813.87	\$827.33	\$827.33	\$624.03	\$813.87	\$813.87
45	\$835.61	\$645.03	\$645.03	\$841.25	\$841.25	\$855.16	\$855.16	\$645.03	\$841.25	\$841.25
46	\$868.23	\$670.04	\$670.04	\$873.87	\$873.87	\$888.33	\$888.33	\$670.04	\$873.87	\$873.87
47	\$904.54	\$698.18	\$698.18	\$910.57	\$910.57	\$925.64	\$925.64	\$698.18	\$910.57	\$910.57
48	\$946.64	\$730.34	\$730.34	\$952.52	\$952.52	\$1,048.06	\$1,048.06	\$730.34	\$952.52	\$952.52
49	\$987.68	\$762.06	\$762.06	\$993.88	\$993.88	\$1,010.32	\$1,010.32	\$762.06	\$993.88	\$993.88
50	\$1,033.99	\$797.79	\$797.79	\$1,040.49	\$1,040.49	\$1,144.77	\$1,144.77	\$797.79	\$1,040.49	\$1,040.49
51	\$1,079.77	\$833.08	\$833.08	\$1,086.51	\$1,086.51	\$1,195.46	\$1,195.46	\$833.08	\$1,086.51	\$1,086.51
52	\$1,129.76	\$871.95	\$871.95	\$1,137.20	\$1,137.20	\$1,250.80	\$1,250.80	\$871.95	\$1,137.20	\$1,137.20
53	\$1,180.80	\$911.25	\$911.25	\$1,188.46	\$1,188.46	\$1,307.31	\$1,307.31	\$911.25	\$1,188.46	\$1,188.46
54	\$1,235.52	\$953.69	\$953.69	\$1,243.81	\$1,243.81	\$1,367.90	\$1,367.90	\$953.69	\$1,243.81	\$1,243.81
55	\$1,290.77	\$996.13	\$996.13	\$1,299.16	\$1,299.16	\$1,429.07	\$1,429.07	\$996.13	\$1,299.16	\$1,299.16
56	\$1,350.23	\$1,042.14	\$1,042.14	\$1,359.16	\$1,359.16	\$1,494.90	\$1,494.90	\$1,042.14	\$1,359.16	\$1,359.16
57	\$1,410.75	\$1,088.59	\$1,088.59	\$1,419.75	\$1,419.75	\$1,561.90	\$1,561.90	\$1,088.59	\$1,419.75	\$1,419.75
58	\$1,474.94	\$1,138.18	\$1,138.18	\$1,484.42	\$1,484.42	\$1,632.97	\$1,632.97	\$1,138.18	\$1,484.42	\$1,484.42
59	\$1,506.52	\$1,162.74	\$1,162.74	\$1,516.46	\$1,516.46	\$1,669.52	\$1,669.52	\$1,162.74	\$1,516.46	\$1,516.46
60	\$1,570.71	\$1,212.33	\$1,212.33	\$1,581.12	\$1,581.12	\$1,739.00	\$1,739.00	\$1,212.33	\$1,581.12	\$1,581.12
61	\$1,626.49	\$1,255.21	\$1,255.21	\$1,637.05	\$1,637.05	\$1,800.76	\$1,800.76	\$1,255.21	\$1,637.05	\$1,637.05
62	\$1,662.90	\$1,283.35	\$1,283.35	\$1,673.75	\$1,673.75	\$1,840.96	\$1,840.96	\$1,283.35	\$1,673.75	\$1,673.75
63	\$1,708.58	\$1,318.64	\$1,318.64	\$1,719.78	\$1,719.78	\$1,891.64	\$1,891.64	\$1,318.64	\$1,719.78	\$1,719.78
64+	\$1,736.47	\$1,340.08	\$1,340.08	\$1,747.74	\$1,747.74	\$1,922.52	\$1,922.52	\$1,340.08	\$1,747.74	\$1,747.74

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

HIOS Plan ID (On Exchange)⇒	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692
HIOS Plan ID (Off Exchange)⇒	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692
Plan Marketing Name ⇒	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400
Form # ⇒	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21	M-152-115-F Rev. 1/21
Rating Area ⇒	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 3	Rating Area 3	Rating Area 6	Rating
Network ⇒	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO
Metal ⇒	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible ⇒	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400
Coinsurance ⇒	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays ⇒	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80
OOP Maximum ⇒	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550
Pediatric Dental (Yes/No) ⇒	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$185.72	\$185.72	\$242.22	\$242.22	\$218.78	\$218.78	\$185.72	\$185.72	\$242.22	\$242.22
15	\$202.23	\$202.23	\$263.75	\$263.75	\$238.22	\$238.22	\$202.23	\$202.23	\$263.75	\$263.75
16	\$208.54	\$208.54	\$271.98	\$271.98	\$245.66	\$245.66	\$208.54	\$208.54	\$271.98	\$271.98
17	\$214.85	\$214.85	\$280.21	\$280.21	\$253.09	\$253.09	\$214.85	\$214.85	\$280.21	\$280.21
18	\$221.65	\$221.65	\$289.08	\$289.08	\$261.10	\$261.10	\$221.65	\$221.65	\$289.08	\$289.08
19	\$228.45	\$228.45	\$297.94	\$297.94	\$269.11	\$269.11	\$228.45	\$228.45	\$297.94	\$297.94
20	\$235.49	\$235.49	\$307.13	\$307.13	\$277.40	\$277.40	\$235.49	\$235.49	\$307.13	\$307.13
21	\$242.78	\$242.78	\$316.63	\$316.63	\$285.99	\$285.99	\$242.78	\$242.78	\$316.63	\$316.63
22	\$242.78	\$242.78	\$316.63	\$316.63	\$285.99	\$285.99	\$242.78	\$242.78	\$316.63	\$316.63
23	\$242.78	\$242.78	\$316.63	\$316.63	\$285.99	\$285.99	\$242.78	\$242.78	\$316.63	\$316.63
24	\$242.78	\$242.78	\$316.63	\$316.63	\$285.99	\$285.99	\$242.78	\$242.78	\$316.63	\$316.63
25	\$243.74	\$243.74	\$317.89	\$317.89	\$287.13	\$287.13	\$243.74	\$243.74	\$317.89	\$317.89
26	\$248.60	\$248.60	\$324.22	\$324.22	\$292.85	\$292.85	\$248.60	\$248.60	\$324.22	\$324.22
27	\$254.42	\$254.42	\$331.82	\$331.82	\$299.71	\$299.71	\$254.42	\$254.42	\$331.82	\$331.82
28	\$263.89	\$263.89	\$344.17	\$344.17	\$310.86	\$310.86	\$263.89	\$263.89	\$344.17	\$344.17
29	\$271.66	\$271.66	\$354.30	\$354.30	\$320.01	\$320.01	\$271.66	\$271.66	\$354.30	\$354.30
30	\$275.55	\$275.55	\$363.37	\$363.37	\$324.59	\$324.59	\$275.55	\$275.55	\$363.37	\$363.37
31	\$281.37	\$281.37	\$366.97	\$366.97	\$331.45	\$331.45	\$281.37	\$281.37	\$366.97	\$366.97
32	\$287.20	\$287.20	\$374.57	\$374.57	\$338.32	\$338.32	\$287.20	\$287.20	\$374.57	\$374.57
33	\$290.84	\$290.84	\$379.32	\$379.32	\$342.61	\$342.61	\$290.84	\$290.84	\$379.32	\$379.32
34	\$294.72	\$294.72	\$384.38	\$384.38	\$347.18	\$347.18	\$294.72	\$294.72	\$384.38	\$384.38
35	\$296.67	\$296.67	\$386.91	\$386.91	\$349.47	\$349.47	\$296.67	\$296.67	\$386.91	\$386.91
36	\$298.61	\$298.61	\$389.45	\$389.45	\$351.76	\$351.76	\$298.61	\$298.61	\$389.45	\$389.45
37	\$300.55	\$300.55	\$391.98	\$391.98	\$354.05	\$354.05	\$300.55	\$300.55	\$391.98	\$391.98
38	\$302.49	\$302.49	\$394.51	\$394.51	\$356.33	\$356.33	\$302.49	\$302.49	\$394.51	\$394.51
39	\$306.38	\$306.38	\$399.58	\$399.58	\$360.91	\$360.91	\$306.38	\$306.38	\$399.58	\$399.58
40	\$310.26	\$310.26	\$404.65	\$404.65	\$365.49	\$365.49	\$310.26	\$310.26	\$404.65	\$404.65
41	\$316.09	\$316.09	\$412.24	\$412.24	\$372.35	\$372.35	\$316.09	\$316.09	\$412.24	\$412.24
42	\$321.67	\$321.67	\$419.53	\$419.53	\$378.93	\$378.93	\$321.67	\$321.67	\$419.53	\$419.53
43	\$329.44	\$329.44	\$429.66	\$429.66	\$388.08	\$388.08	\$329.44	\$329.44	\$429.66	\$429.66
44	\$339.15	\$339.15	\$442.32	\$442.32	\$399.52	\$399.52	\$339.15	\$339.15	\$442.32	\$442.32
45	\$350.56	\$350.56	\$457.20	\$457.20	\$412.96	\$412.96	\$350.56	\$350.56	\$457.20	\$457.20
46	\$364.16	\$364.16	\$474.94	\$474.94	\$428.97	\$428.97	\$364.16	\$364.16	\$474.94	\$474.94
47	\$379.45	\$379.45	\$494.88	\$494.88	\$446.99	\$446.99	\$379.45	\$379.45	\$494.88	\$494.88
48	\$396.93	\$396.93	\$517.68	\$517.68	\$467.58	\$467.58	\$396.93	\$396.93	\$517.68	\$517.68
49	\$414.17	\$414.17	\$540.16	\$540.16	\$487.89	\$487.89	\$414.17	\$414.17	\$540.16	\$540.16
50	\$433.59	\$433.59	\$565.49	\$565.49	\$510.77	\$510.77	\$433.59	\$433.59	\$565.49	\$565.49
51	\$452.77	\$452.77	\$590.50	\$590.50	\$533.36	\$533.36	\$452.77	\$452.77	\$590.50	\$590.50
52	\$473.89	\$473.89	\$618.05	\$618.05	\$558.24	\$558.24	\$473.89	\$473.89	\$618.05	\$618.05
53	\$495.25	\$495.25	\$645.91	\$645.91	\$583.40	\$583.40	\$495.25	\$495.25	\$645.91	\$645.91
54	\$518.32	\$518.32	\$675.99	\$675.99	\$610.57	\$610.57	\$518.32	\$518.32	\$675.99	\$675.99
55	\$541.38	\$541.38	\$706.07	\$706.07	\$637.74	\$637.74	\$541.38	\$541.38	\$706.07	\$706.07
56	\$566.38	\$566.38	\$738.68	\$738.68	\$667.20	\$667.20	\$566.38	\$566.38	\$738.68	\$738.68
57	\$591.63	\$591.63	\$771.61	\$771.61	\$696.94	\$696.94	\$591.63	\$591.63	\$771.61	\$771.61
58	\$618.58	\$618.58	\$806.76	\$806.76	\$728.68	\$728.68	\$618.58	\$618.58	\$806.76	\$806.76
59	\$631.93	\$631.93	\$824.17	\$824.17	\$744.41	\$744.41	\$631.93	\$631.93	\$824.17	\$824.17
60	\$658.88	\$658.88	\$859.32	\$859.32	\$776.16	\$776.16	\$658.88	\$658.88	\$859.32	\$859.32
61	\$682.19	\$682.19	\$889.71	\$889.71	\$803.61	\$803.61	\$682.19	\$682.19	\$889.71	\$889.71
62	\$697.48	\$697.48	\$909.66	\$909.66	\$821.63	\$821.63	\$697.48	\$697.48	\$909.66	\$909.66
63	\$716.66	\$716.66	\$934.67	\$934.67	\$844.22	\$844.22	\$716.66	\$716.66	\$934.67	\$934.67
64+	\$728.31	\$728.31	\$949.87	\$949.87	\$857.95	\$857.95	\$728.31	\$728.31	\$949.87	\$949.87

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

HIOS Plan ID (On Exchange) =>	0012692	75729PA0012698		75729PA0012699		75729PA0012700		75729PA0012701		75729PA0012702		75729PA0012703		75729PA0012704		75729PA0012705		75729PA0012706	
HIOS Plan ID (Off Exchange) =>	0012692	75729PA0012698		75729PA0012699		75729PA0012700		75729PA0012701		75729PA0012702		75729PA0012703		75729PA0012704		75729PA0012705		75729PA0012706	
Plan Marketing Name =>	Marketplace All-40/80/8400	Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 20/40/3000		Geisinger Marketplace All-Access PPO 30/60/4650		Geisinger Marketplace All-Access QHDHP PPO 40/80/8400		Geisinger Marketplace All-Access QHDHP PPO 6850 -		Geisinger Marketplace All-Access QHDHP PPO 6850 -		Geisinger Marketplace All-Access QHDHP PPO 6850 -		Geisinger Marketplace All-Access QHDHP PPO 6850 -		Geisinger Marketplace All-Access QHDHP PPO 6850 -	
Form =>	F Rev. 1/21	M-152-115-F Rev. 1/21		M-152-115-F Rev. 1/21		M-152-115-F Rev. 1/21		M-152-115-F Rev. 1/21		M-152-392-F Dev. 1/21		M-152-392-F Dev. 1/21		M-152-392-F Dev. 1/21		M-152-392-F Dev. 1/21		M-152-392-F Dev. 1/21	
Rating Area =>	Area 9	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 5		Rating Area 2		Rating Area 3		Rating Area 6		Rating Area 9	
Network =>	Marketplace All-s PPO	Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO	
Metal =>	Plze	Silver		Gold		Silver		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	Med: \$8,400	Med: \$5,000 / Rx: \$500		Med: \$3,000 / Rx: \$0		Med: \$4,650 / Rx: \$500		Combined: \$8,400		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850	
Coinsurance =>	%	30%		20%		20%		0%		0%		0%		0%		0%		0%	
Copays =>	\$80	\$30 / \$50		\$20 / \$40		\$30 / \$60		\$40 / \$80		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	\$50	\$7,350		\$8,100		\$7,600		\$8,550		\$6,850		\$6,850		\$6,850		\$6,850		\$6,850	
Pediatric Dental (Yes/No) =>	Yes	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$218.78	\$327.28	\$327.28	\$389.94	\$389.94	\$453.05	\$453.05	\$246.22	\$246.22	\$234.73	\$234.73	\$229.36	\$229.36	\$225.95	\$225.95	\$294.69	\$294.69	\$266.17	\$266.17
15	\$238.22	\$356.37	\$356.37	\$424.61	\$424.61	\$493.32	\$493.32	\$268.11	\$268.11	\$255.59	\$255.59	\$249.75	\$249.75	\$246.04	\$246.04	\$320.88	\$320.88	\$289.83	\$289.83
16	\$245.66	\$367.49	\$367.49	\$437.86	\$437.86	\$508.72	\$508.72	\$276.48	\$276.48	\$263.57	\$263.57	\$253.72	\$253.72	\$253.72	\$253.72	\$330.90	\$330.90	\$298.88	\$298.88
17	\$253.09	\$378.62	\$378.62	\$451.11	\$451.11	\$524.11	\$524.11	\$284.85	\$284.85	\$271.55	\$271.55	\$265.34	\$265.34	\$261.40	\$261.40	\$340.91	\$340.91	\$307.92	\$307.92
18	\$261.10	\$390.60	\$390.60	\$465.38	\$465.38	\$540.70	\$540.70	\$293.86	\$293.86	\$280.14	\$280.14	\$273.74	\$273.74	\$269.67	\$269.67	\$351.70	\$351.70	\$317.66	\$317.66
19	\$269.11	\$402.57	\$402.57	\$479.66	\$479.66	\$557.28	\$557.28	\$302.87	\$302.87	\$288.73	\$288.73	\$282.13	\$282.13	\$277.94	\$277.94	\$362.49	\$362.49	\$327.41	\$327.41
20	\$277.40	\$414.98	\$414.98	\$494.44	\$494.44	\$574.45	\$574.45	\$312.21	\$312.21	\$297.63	\$297.63	\$290.83	\$290.83	\$286.50	\$286.50	\$373.66	\$373.66	\$337.50	\$337.50
21	\$314.59	\$427.82	\$427.82	\$509.74	\$509.74	\$592.22	\$592.22	\$321.87	\$321.87	\$306.84	\$306.84	\$299.83	\$299.83	\$295.37	\$295.37	\$385.22	\$385.22	\$342.74	\$342.74
22	\$314.59	\$427.82	\$427.82	\$509.74	\$509.74	\$592.22	\$592.22	\$321.87	\$321.87	\$306.84	\$306.84	\$299.83	\$299.83	\$295.37	\$295.37	\$385.22	\$385.22	\$342.74	\$342.74
23	\$314.59	\$427.82	\$427.82	\$509.74	\$509.74	\$592.22	\$592.22	\$321.87	\$321.87	\$306.84	\$306.84	\$299.83	\$299.83	\$295.37	\$295.37	\$385.22	\$385.22	\$342.74	\$342.74
24	\$314.59	\$427.82	\$427.82	\$509.74	\$509.74	\$592.22	\$592.22	\$321.87	\$321.87	\$306.84	\$306.84	\$299.83	\$299.83	\$295.37	\$295.37	\$385.22	\$385.22	\$342.74	\$342.74
25	\$315.72	\$429.53	\$429.53	\$511.77	\$511.77	\$594.59	\$594.59	\$323.15	\$323.15	\$308.06	\$308.06	\$301.02	\$301.02	\$296.54	\$296.54	\$386.75	\$386.75	\$342.74	\$342.74
26	\$322.02	\$438.08	\$438.08	\$521.96	\$521.96	\$606.43	\$606.43	\$329.59	\$329.59	\$314.20	\$314.20	\$307.02	\$307.02	\$302.45	\$302.45	\$394.46	\$394.46	\$356.29	\$356.29
27	\$329.74	\$448.35	\$448.35	\$534.20	\$534.20	\$620.64	\$620.64	\$337.31	\$337.31	\$321.56	\$321.56	\$314.21	\$314.21	\$309.54	\$309.54	\$403.70	\$403.70	\$364.64	\$364.64
28	\$342.04	\$465.04	\$465.04	\$551.67	\$551.67	\$634.74	\$634.74	\$349.86	\$349.86	\$333.53	\$333.53	\$325.91	\$325.91	\$318.59	\$318.59	\$418.73	\$418.73	\$378.21	\$378.21
29	\$352.04	\$478.73	\$478.73	\$570.39	\$570.39	\$662.69	\$662.69	\$361.16	\$361.16	\$343.35	\$343.35	\$337.71	\$337.71	\$330.51	\$330.51	\$431.05	\$431.05	\$389.34	\$389.34
30	\$357.19	\$485.57	\$485.57	\$584.34	\$584.34	\$672.17	\$672.17	\$369.63	\$369.63	\$348.26	\$348.26	\$340.21	\$340.21	\$334.48	\$334.48	\$437.22	\$437.22	\$394.91	\$394.91
31	\$364.63	\$495.84	\$495.84	\$590.78	\$590.78	\$686.38	\$686.38	\$375.08	\$375.08	\$353.62	\$353.62	\$341.37	\$341.37	\$337.59	\$337.59	\$446.46	\$446.46	\$403.26	\$403.26
32	\$372.06	\$506.11	\$506.11	\$603.01	\$603.01	\$663.16	\$663.16	\$380.76	\$380.76	\$362.98	\$362.98	\$349.19	\$349.19	\$344.41	\$344.41	\$455.71	\$455.71	\$411.61	\$411.61
33	\$376.93	\$512.52	\$512.52	\$610.66	\$610.66	\$671.82	\$671.82	\$385.59	\$385.59	\$367.59	\$367.59	\$353.91	\$353.91	\$349.29	\$349.29	\$461.49	\$461.49	\$416.83	\$416.83
34	\$381.79	\$519.37	\$519.37	\$618.81	\$618.81	\$680.49	\$680.49	\$390.74	\$390.74	\$372.50	\$372.50	\$363.99	\$363.99	\$358.57	\$358.57	\$467.65	\$467.65	\$422.39	\$422.39
35	\$384.36	\$522.79	\$522.79	\$622.89	\$622.89	\$685.08	\$685.08	\$393.31	\$393.31	\$374.95	\$374.95	\$360.93	\$360.93	\$356.38	\$356.38	\$470.73	\$470.73	\$425.18	\$425.18
36	\$386.93	\$526.21	\$526.21	\$626.97	\$626.97	\$689.66	\$689.66	\$395.89	\$395.89	\$377.40	\$377.40	\$368.78	\$368.78	\$363.30	\$363.30	\$473.81	\$473.81	\$427.96	\$427.96
37	\$389.51	\$529.64	\$529.64	\$631.05	\$631.05	\$694.25	\$694.25	\$398.46	\$398.46	\$379.86	\$379.86	\$371.91	\$371.91	\$365.66	\$365.66	\$480.28	\$480.28	\$430.74	\$430.74
38	\$392.08	\$533.06	\$533.06	\$635.12	\$635.12	\$698.84	\$698.84	\$401.04	\$401.04	\$382.31	\$382.31	\$373.58	\$373.58	\$368.02	\$368.02	\$484.94	\$484.94	\$433.53	\$433.53
39	\$396.94	\$539.90	\$539.90	\$643.28	\$643.28	\$707.51	\$707.51	\$406.19	\$406.19	\$387.22	\$387.22	\$378.38	\$378.38	\$372.75	\$372.75	\$489.96	\$489.96	\$439.09	\$439.09
40	\$402.09	\$546.75	\$546.75	\$651.44	\$651.44	\$716.68	\$716.68	\$411.34	\$411.34	\$392.13	\$392.13	\$383.17	\$383.17	\$377.47	\$377.47	\$492.30	\$492.30	\$444.66	\$444.66
41	\$409.53	\$557.02	\$557.02	\$663.67	\$663.67	\$729.93	\$729.93	\$419.06	\$419.06	\$400.91	\$400.91	\$390.37	\$390.37	\$384.56	\$384.56	\$501.55	\$501.55	\$453.01	\$453.01
42	\$416.96	\$566.86	\$566.86	\$673.39	\$673.39	\$743.19	\$743.19	\$426.47	\$426.47	\$406.55	\$406.55	\$397.27	\$397.27	\$391.36	\$391.36	\$510.41	\$510.41	\$461.01	\$461.01
43	\$426.97	\$580.55	\$580.55	\$691.70	\$691.70	\$761.03	\$761.03	\$436.77	\$436.77	\$418.54	\$418.54	\$406.86	\$406.86	\$400.81	\$400.81	\$522.74	\$522.74	\$472.15	\$472.15
44	\$439.56	\$597.66	\$597.66	\$712.09	\$712.09	\$783.46	\$783.46	\$449.64	\$449.64	\$428.65	\$428.65	\$418.85	\$418.85	\$412.62	\$412.62	\$535.97	\$535.97	\$486.07	\$486.07
45	\$454.14	\$617.77	\$617.77	\$736.05	\$736.05	\$809.45	\$809.45	\$464.77	\$464.77	\$443.07	\$443.07	\$432.94	\$432.94	\$426.50	\$426.50	\$556.25	\$556.25	\$502.42	\$502.42
46	\$471.87	\$641.72	\$641.72	\$760.90	\$760.90	\$841.05	\$841.05	\$482.79	\$482.79	\$460.25	\$460.25	\$449.73	\$449.73	\$443.04	\$443.04	\$577.82	\$577.82	\$521.90	\$521.90
47	\$491.60	\$668.68	\$668.68	\$735.42	\$735.42	\$876.23	\$876.23	\$503.07	\$503.07	\$479.58	\$479.58	\$468.62	\$468.62	\$461.65	\$461.65	\$602.09	\$602.09	\$543.82	\$543.82
48	\$514.48	\$699.48	\$699.48	\$833.41	\$833.41	\$917.00	\$917.00	\$526.24	\$526.24	\$501.67	\$501.67	\$490.21	\$490.21	\$482.92	\$482.92	\$629.82	\$629.82	\$568.87	\$568.87
49	\$536.79	\$729.85	\$729.85	\$869.60	\$869.60	\$956.76	\$956.76	\$549.10	\$549.10	\$523.46	\$523.46	\$511.50	\$511.50	\$503.89	\$503.89	\$657.18	\$657.18	\$593.58	\$593.58
50	\$561.96	\$764.08	\$764.08	\$910.38	\$910.38	\$1,001.62	\$1,001.62	\$574.84	\$574.84	\$548.00	\$548.00	\$535.48	\$535.48	\$529.15	\$529.15	\$687.99	\$687.99	\$621.41	\$621.41
51	\$586.84	\$797.88	\$797.88	\$950.65	\$950.65	\$1,045.97	\$1,045.97	\$600.27	\$600.27	\$572.24	\$572.24	\$559.17	\$559.17	\$546.24	\$546.24	\$718.42	\$718.42	\$648.90	\$648.90</

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

HIOS Plan ID (On Exchange)=>	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
HIOS Plan ID (Off Exchange)=>	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
Plan Marketing Name =>	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -
Form # =>	M-152-392-F Dev. 1/21	M-152-392-F Dev. 1/21	M-152-392-F Dev. 1/21	M-152-392-F Dev. 1/21	M-152-392-F Dev. 1/21	M-152-392-F Dev. 1/21	M-152-392-F Dev. 1/21	M-152-392-F Dev. 1/21
Rating Area =>	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 3	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 7
Network =>	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO
Metal =>	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible
OOP Maximum =>	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$225.95	\$225.95	\$294.69	\$294.69	\$299.56	\$299.56	\$225.95	\$225.95
15	\$246.04	\$246.04	\$320.88	\$320.88	\$326.19	\$326.19	\$246.04	\$246.04
16	\$253.72	\$253.72	\$330.90	\$330.90	\$336.37	\$336.37	\$253.72	\$253.72
17	\$261.40	\$261.40	\$340.91	\$340.91	\$346.55	\$346.55	\$261.40	\$261.40
18	\$269.67	\$269.67	\$351.70	\$351.70	\$357.52	\$357.52	\$269.67	\$269.67
19	\$277.94	\$277.94	\$362.49	\$362.49	\$368.48	\$368.48	\$277.94	\$277.94
20	\$286.50	\$286.50	\$373.66	\$373.66	\$379.84	\$379.84	\$286.50	\$286.50
21	\$295.37	\$324.90	\$385.22	\$423.74	\$391.59	\$430.75	\$295.37	\$324.90
22	\$295.37	\$324.90	\$385.22	\$423.74	\$391.59	\$430.75	\$295.37	\$324.90
23	\$295.37	\$324.90	\$385.22	\$423.74	\$391.59	\$430.75	\$295.37	\$324.90
24	\$295.37	\$324.90	\$385.22	\$423.74	\$391.59	\$430.75	\$295.37	\$324.90
25	\$296.54	\$326.08	\$386.75	\$425.28	\$393.15	\$432.31	\$296.54	\$326.08
26	\$302.45	\$332.58	\$394.46	\$433.75	\$400.98	\$440.93	\$302.45	\$332.58
27	\$309.54	\$340.55	\$403.70	\$444.15	\$410.38	\$451.50	\$309.54	\$340.55
28	\$321.06	\$353.25	\$418.73	\$460.72	\$425.65	\$468.34	\$321.06	\$353.25
29	\$330.51	\$363.59	\$431.05	\$474.20	\$438.19	\$482.04	\$330.51	\$363.59
30	\$335.24	\$368.91	\$437.22	\$481.13	\$444.45	\$489.09	\$335.24	\$368.91
31	\$342.33	\$376.59	\$446.46	\$491.15	\$453.85	\$499.27	\$342.33	\$376.59
32	\$349.41	\$384.27	\$455.71	\$501.16	\$463.25	\$509.45	\$349.41	\$384.27
33	\$353.84	\$389.29	\$461.49	\$507.71	\$469.12	\$516.11	\$353.84	\$389.29
34	\$358.57	\$394.31	\$467.65	\$514.26	\$475.39	\$522.77	\$358.57	\$394.31
35	\$360.93	\$396.97	\$470.73	\$517.73	\$478.52	\$526.29	\$360.93	\$396.97
36	\$363.30	\$399.63	\$473.81	\$521.19	\$481.65	\$529.82	\$363.30	\$399.63
37	\$365.66	\$402.28	\$476.89	\$524.66	\$484.78	\$533.34	\$365.66	\$402.28
38	\$368.02	\$404.94	\$479.98	\$528.13	\$487.92	\$536.87	\$368.02	\$404.94
39	\$372.75	\$409.96	\$486.14	\$534.68	\$494.18	\$543.52	\$372.75	\$409.96
40	\$377.47	\$415.28	\$492.30	\$541.61	\$500.45	\$550.57	\$377.47	\$415.28
41	\$384.56	\$422.96	\$501.55	\$551.63	\$509.85	\$560.75	\$384.56	\$422.96
42	\$391.36	\$430.64	\$510.41	\$561.64	\$518.85	\$570.93	\$391.36	\$430.64
43	\$400.81	\$440.98	\$522.74	\$575.12	\$531.38	\$584.64	\$400.81	\$440.98
44	\$412.62	\$453.97	\$538.14	\$592.07	\$547.05	\$601.87	\$412.62	\$453.97
45	\$426.50	\$469.04	\$556.25	\$611.72	\$565.45	\$621.84	\$426.50	\$469.04
46	\$443.04	\$487.35	\$577.82	\$635.60	\$587.38	\$646.12	\$443.04	\$487.35
47	\$461.65	\$507.73	\$602.09	\$662.18	\$612.05	\$673.14	\$461.65	\$507.73
48	\$482.92	\$531.36	\$629.82	\$693.00	\$640.24	\$704.46	\$482.92	\$531.36
49	\$503.89	\$554.40	\$657.18	\$723.05	\$668.05	\$735.01	\$503.89	\$554.40
50	\$527.52	\$580.39	\$687.99	\$756.95	\$699.37	\$769.47	\$527.52	\$580.39
51	\$550.85	\$606.08	\$718.42	\$790.46	\$730.31	\$803.54	\$550.85	\$606.08
52	\$576.55	\$634.14	\$751.94	\$827.05	\$764.38	\$840.74	\$576.55	\$634.14
53	\$602.54	\$662.79	\$785.84	\$864.42	\$798.84	\$878.72	\$602.54	\$662.79
54	\$630.60	\$693.51	\$822.43	\$904.48	\$836.04	\$919.44	\$630.60	\$693.51
55	\$658.66	\$724.52	\$859.03	\$944.93	\$873.24	\$960.56	\$658.66	\$724.52
56	\$689.08	\$757.90	\$898.46	\$988.46	\$913.57	\$1,004.81	\$689.08	\$757.90
57	\$719.80	\$791.87	\$938.77	\$1,032.76	\$954.30	\$1,049.84	\$719.80	\$791.87
58	\$752.58	\$827.90	\$981.53	\$1,079.75	\$997.76	\$1,097.62	\$752.58	\$827.90
59	\$768.83	\$845.62	\$1,002.71	\$1,102.87	\$1,019.30	\$1,121.11	\$768.83	\$845.62
60	\$801.61	\$881.66	\$1,045.47	\$1,149.86	\$1,062.77	\$1,168.89	\$801.61	\$881.66
61	\$829.97	\$912.97	\$1,082.45	\$1,190.70	\$1,100.36	\$1,210.39	\$829.97	\$912.97
62	\$848.58	\$933.35	\$1,106.72	\$1,217.28	\$1,125.03	\$1,237.41	\$848.58	\$933.35
63	\$871.91	\$959.04	\$1,137.15	\$1,250.79	\$1,155.96	\$1,271.48	\$871.91	\$959.04
64+	\$886.09	\$974.70	\$1,155.64	\$1,271.21	\$1,174.76	\$1,292.24	\$886.09	\$974.70

**Geisinger Quality Options
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012632	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 2	Cameron, Elk, Potter
75729PA0012633	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Clinton
75729PA0012634	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Centre
75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
75729PA0012636	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Lycoming, Tioga Columbia, Mifflin, Montour, Northumberland, Snyder, Union
75729PA0012637	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Adams, York
75729PA0012638	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Carbon, Monroe
75729PA0012639	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Lehigh, Northampton, Schuylkill
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lebanon
75729PA0012641	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012647	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 5	Cameron, Elk, Potter
75729PA0012648	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2	Clinton
75729PA0012649	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Centre
75729PA0012650	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	
75729PA0012651	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
75729PA0012652	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Lycoming, Tioga Columbia, Mifflin, Montour, Northumberland, Snyder, Union
75729PA0012653	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Adams, York
75729PA0012654	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	
75729PA0012655	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012656	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Carbon, Monroe
75729PA0012657	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton, Schuylkill
75729PA0012658	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lebanon
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012665	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2	Cameron, Elk, Potter
75729PA0012666	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Clinton
75729PA0012667	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Centre
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
75729PA0012669	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Lycoming, Tioga Columbia, Mifflin, Montour, Northumberland, Snyder, Union
75729PA0012670	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Adams, York
75729PA0012671	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012673	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Carbon, Monroe
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton, Schuylkill
75729PA0012675	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lebanon
75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012682	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2	Cameron, Elk, Potter
75729PA0012683	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Clinton
75729PA0012684	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Centre
75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
75729PA0012686	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Lycoming, Tioga Columbia, Mifflin, Montour, Northumberland, Snyder, Union
75729PA0012687	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Adams, York
75729PA0012688	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012690	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Carbon, Monroe
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton, Schuylkill
75729PA0012692	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lebanon
75729PA0012698	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Berks, Lancaster
75729PA0012699	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Berks, Lancaster
75729PA0012700	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Berks, Lancaster
75729PA0012701	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Berks, Lancaster
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012703	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2	Cameron, Elk, Potter
75729PA0012704	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Clinton
75729PA0012705	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Centre

**Geisinger Quality Options
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
75729PA0012706 75729PA0012707	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO PPO	Bronze Bronze	On/Off On/Off	Geisinger Marketplace All-Access PPO Geisinger Marketplace All-Access PPO	Rating Area 9 Rating Area 3	Cumberland, Dauphin, Fulton, Juniata, Perry Lycoming, Tioga
75729PA0012708 75729PA0012709	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO PPO	Bronze Bronze	On/Off On/Off	Geisinger Marketplace All-Access PPO Geisinger Marketplace All-Access PPO	Rating Area 6 Rating Area 7	Columbia, Mifflin, Montour, Northumberland, Snyder, Union Adams, York
75729PA0012710 75729PA0012711	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO PPO	Bronze Bronze	On/Off On/Off	Geisinger Marketplace All-Access PPO Geisinger Marketplace All-Access PPO	Rating Area 3 Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming Carbon, Monroe
75729PA0012712 75729PA0012713 75729PA0012714	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO PPO PPO	Bronze Bronze Bronze	On/Off On/Off On/Off	Geisinger Marketplace All-Access PPO Geisinger Marketplace All-Access PPO Geisinger Marketplace All-Access PPO	Rating Area 6 Rating Area 9 Rating Area 7	Lehigh, Northampton, Schuylkill Lebanon Berks, Lancaster

Company Name Geisinger Quality Options

Market Individual

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

RATING AREA 1

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012632	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012633	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012634	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012636	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012637	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012638	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012639	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012641	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012647	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012648	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012649	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012650	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012651	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012652	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012653	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012654	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012655	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012656	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012657	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012658	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012665	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012666	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012667	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012669	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012670	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012671	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012673	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012675	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off

0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango

Company Name
Market
RATES FOR AGE 21

	0	RATING AREA 2			RATING AREA 3										
		4	4	3	57	176	25	348	430	103	327	183	16	92	34
HIOS Plan ID	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga
75729PA0012630					\$322.69			\$322.69	\$322.69			\$322.69	\$322.69	\$322.69	
75729PA0012631															
75729PA0012632		\$327.57	\$327.57	\$327.57											
75729PA0012633							\$322.69								
75729PA0012634															
75729PA0012635															
75729PA0012636										\$322.69					\$322.69
75729PA0012637															
75729PA0012638															
75729PA0012639						\$322.69					\$322.69				
75729PA0012640															
75729PA0012641															
75729PA0012647															
75729PA0012648		\$390.29	\$390.29	\$390.29											
75729PA0012649							\$384.48								
75729PA0012650															
75729PA0012651															
75729PA0012652										\$384.48					\$384.48
75729PA0012653															
75729PA0012654															
75729PA0012655					\$384.48			\$384.48	\$384.48			\$384.48	\$384.48	\$384.48	
75729PA0012656						\$384.48					\$384.48				
75729PA0012657															
75729PA0012658															
75729PA0012664															
75729PA0012665		\$453.44	\$453.44	\$453.44											
75729PA0012666							\$446.70								
75729PA0012667															
75729PA0012668															
75729PA0012669										\$446.70					\$446.70
75729PA0012670															
75729PA0012671															
75729PA0012672					\$446.70			\$446.70	\$446.70			\$446.70	\$446.70	\$446.70	
75729PA0012673						\$446.70					\$446.70				
75729PA0012674															
75729PA0012675															
75729PA0012681															

Company Name
Market
RATES FOR AGE 21

	103	71	RATING AREA 4								RATING AREA 5				
			0	0	0	0	0	0	0	0	0	0	11	22	
HIOS Plan ID	Wayne	Wyoming	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield
75729PA0012630	\$322.69	\$322.69													
75729PA0012631														\$335.23	\$335.23
75729PA0012632															
75729PA0012633															
75729PA0012634															
75729PA0012635															
75729PA0012636															
75729PA0012637															
75729PA0012638															
75729PA0012639															
75729PA0012640															
75729PA0012641															
75729PA0012647														\$399.41	\$399.41
75729PA0012648															
75729PA0012649															
75729PA0012650															
75729PA0012651															
75729PA0012652															
75729PA0012653															
75729PA0012654															
75729PA0012655	\$384.48	\$384.48													
75729PA0012656															
75729PA0012657															
75729PA0012658															
75729PA0012664														\$464.05	\$464.05
75729PA0012665															
75729PA0012666															
75729PA0012667															
75729PA0012668															
75729PA0012669															
75729PA0012670															
75729PA0012671															
75729PA0012672	\$446.70	\$446.70													
75729PA0012673															
75729PA0012674															
75729PA0012675															
75729PA0012681														\$252.20	\$252.20

Company Name
Market
RATES FOR AGE 21

HIOS Plan ID	RATING AREA 6													
	7	25	0	1	68	81	109	24	16	124	52	48	43	28
	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
75729PA0012630														
75729PA0012631	\$335.23	\$335.23	\$335.23	\$335.23										
75729PA0012632														
75729PA0012633														
75729PA0012634					\$420.86									
75729PA0012635														
75729PA0012636														
75729PA0012637						\$420.86		\$420.86	\$420.86		\$420.86		\$420.86	\$420.86
75729PA0012638														
75729PA0012639														
75729PA0012640							\$420.86			\$420.86		\$420.86		
75729PA0012641														
75729PA0012647	\$399.41	\$399.41	\$399.41	\$399.41										
75729PA0012648														
75729PA0012649														
75729PA0012650					\$501.44									
75729PA0012651														
75729PA0012652														
75729PA0012653						\$501.44		\$501.44	\$501.44		\$501.44		\$501.44	\$501.44
75729PA0012654														
75729PA0012655														
75729PA0012656														
75729PA0012657							\$501.44			\$501.44		\$501.44		
75729PA0012658														
75729PA0012664	\$464.05	\$464.05	\$464.05	\$464.05										
75729PA0012665														
75729PA0012666														
75729PA0012667					\$582.59									
75729PA0012668														
75729PA0012669														
75729PA0012670						\$582.59		\$582.59	\$582.59		\$582.59		\$582.59	\$582.59
75729PA0012671														
75729PA0012672														
75729PA0012673														
75729PA0012674							\$582.59			\$582.59		\$582.59		
75729PA0012675														
75729PA0012681	\$252.20	\$252.20	\$252.20	\$252.20										

Company Name
Market
RATES FOR AGE 21

HIOS Plan ID	RATING AREA 7				RATING AREA 8					RATING AREA 9				
	70	55	151	274	0	0	0	0	0	86	44	2	11	30
	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata
75729PA0012630														
75729PA0012631														
75729PA0012632														
75729PA0012633														
75729PA0012634														
75729PA0012635										\$380.13	\$380.13		\$380.13	\$380.13
75729PA0012636														
75729PA0012637														
75729PA0012638	\$427.82			\$427.82										
75729PA0012639														
75729PA0012640														
75729PA0012641														
75729PA0012647														
75729PA0012648														
75729PA0012649														
75729PA0012650														
75729PA0012651										\$452.91	\$452.91		\$452.91	\$452.91
75729PA0012652														
75729PA0012653														
75729PA0012654	\$509.74			\$509.74										
75729PA0012655														
75729PA0012656														
75729PA0012657														
75729PA0012658														
75729PA0012664														
75729PA0012665														
75729PA0012666														
75729PA0012667														
75729PA0012668										\$526.21	\$526.21		\$526.21	\$526.21
75729PA0012669														
75729PA0012670														
75729PA0012671	\$592.22			\$592.22										
75729PA0012672														
75729PA0012673														
75729PA0012674														
75729PA0012675														
75729PA0012681														

Company Name
Market
RATES FOR AGE 21

	102	16
HIOS Plan ID	Lebanon	Perry
75729PA0012630		
75729PA0012631		
75729PA0012632		
75729PA0012633		
75729PA0012634		
75729PA0012635		\$380.13
75729PA0012636		
75729PA0012637		
75729PA0012638		
75729PA0012639		
75729PA0012640		
75729PA0012641	\$380.13	
75729PA0012647		
75729PA0012648		
75729PA0012649		
75729PA0012650		
75729PA0012651		\$452.91
75729PA0012652		
75729PA0012653		
75729PA0012654		
75729PA0012655		
75729PA0012656		
75729PA0012657		
75729PA0012658	\$452.91	
75729PA0012664		
75729PA0012665		
75729PA0012666		
75729PA0012667		
75729PA0012668		\$526.21
75729PA0012669		
75729PA0012670		
75729PA0012671		
75729PA0012672		
75729PA0012673		
75729PA0012674		
75729PA0012675	\$526.21	
75729PA0012681		

Company Name Geisinger Quality Options

Market Individual

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

RATING AREA 1

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
75729PA0012682	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off
75729PA0012683	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off
75729PA0012684	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off
75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off
75729PA0012686	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off
75729PA0012687	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off
75729PA0012688	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off
75729PA0012690	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off
75729PA0012692	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off
75729PA0012698	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off
75729PA0012699	Geisinger Marketplace All-Access PPO 20/40/3000	PPO	Gold	On/Off
75729PA0012700	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off
75729PA0012701	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off
75729PA0012703	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off
75729PA0012704	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off
75729PA0012705	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off
75729PA0012707	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off
75729PA0012708	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off
75729PA0012709	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off
75729PA0012711	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off
75729PA0012713	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off
75729PA0012714	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off

0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango

Company Name
Market
RATES FOR AGE 21

	0	RATING AREA 2			RATING AREA 3										
		4	4	3	57	176	25	348	430	103	327	183	16	92	34
HIOS Plan ID	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga
75729PA0012682		\$246.44	\$246.44	\$246.44											
75729PA0012683							\$242.78								
75729PA0012684															
75729PA0012685															
75729PA0012686										\$242.78					\$242.78
75729PA0012687															
75729PA0012688															
75729PA0012689					\$242.78			\$242.78	\$242.78			\$242.78	\$242.78	\$242.78	
75729PA0012690						\$242.78					\$242.78				
75729PA0012691															
75729PA0012692															
75729PA0012698															
75729PA0012699															
75729PA0012700															
75729PA0012701															
75729PA0012702															
75729PA0012703		\$299.83	\$299.83	\$299.83											
75729PA0012704							\$295.37								
75729PA0012705															
75729PA0012706															
75729PA0012707										\$295.37					\$295.37
75729PA0012708															
75729PA0012709															
75729PA0012710					\$295.37			\$295.37	\$295.37			\$295.37	\$295.37	\$295.37	
75729PA0012711						\$295.37					\$295.37				
75729PA0012712															
75729PA0012713															
75729PA0012714															

Company Name
Market
RATES FOR AGE 21

	10371		RATING AREA 4								RATING AREA 5				
			0	0	0	0	0	0	0	0	0	0	11	22	
HIOS Plan ID	Wayne	Wyoming	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield
75729PA0012682															
75729PA0012683															
75729PA0012684															
75729PA0012685															
75729PA0012686															
75729PA0012687															
75729PA0012688															
75729PA0012689	\$242.78	\$242.78													
75729PA0012690															
75729PA0012691															
75729PA0012692															
75729PA0012698															
75729PA0012699															
75729PA0012700															
75729PA0012701															
75729PA0012702													\$306.84	\$306.84	
75729PA0012703															
75729PA0012704															
75729PA0012705															
75729PA0012706															
75729PA0012707															
75729PA0012708															
75729PA0012709															
75729PA0012710	\$295.37	\$295.37													
75729PA0012711															
75729PA0012712															
75729PA0012713															
75729PA0012714															

Company Name
Market
RATES FOR AGE 21

HIOS Plan ID	RATING AREA 6													
	7	25	0	1	68	81	109	24	16	124	52	48	43	28
	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
75729PA0012682														
75729PA0012683														
75729PA0012684					\$316.63									
75729PA0012685														
75729PA0012686														
75729PA0012687						\$316.63		\$316.63	\$316.63		\$316.63		\$316.63	\$316.63
75729PA0012688														
75729PA0012689														
75729PA0012690														
75729PA0012691							\$316.63			\$316.63		\$316.63		
75729PA0012692														
75729PA0012698														
75729PA0012699														
75729PA0012700														
75729PA0012701														
75729PA0012702	\$306.84	\$306.84	\$306.84	\$306.84										
75729PA0012703														
75729PA0012704														
75729PA0012705					\$385.22									
75729PA0012706														
75729PA0012707														
75729PA0012708						\$385.22		\$385.22	\$385.22		\$385.22		\$385.22	\$385.22
75729PA0012709														
75729PA0012710														
75729PA0012711														
75729PA0012712							\$385.22			\$385.22		\$385.22		
75729PA0012713														
75729PA0012714														

Company Name
Market
RATES FOR AGE 21

HIOS Plan ID	RATING AREA 7				RATING AREA 8					RATING AREA 9				
	70	55	151	274	0	0	0	0	0	86	44	2	11	30
	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata
75729PA0012682														
75729PA0012683														
75729PA0012684														
75729PA0012685										\$285.99	\$285.99		\$285.99	\$285.99
75729PA0012686														
75729PA0012687														
75729PA0012688	\$321.87			\$321.87										
75729PA0012689														
75729PA0012690														
75729PA0012691														
75729PA0012692														
75729PA0012698		\$427.82	\$427.82											
75729PA0012699		\$509.74	\$509.74											
75729PA0012700		\$592.22	\$592.22											
75729PA0012701		\$321.87	\$321.87											
75729PA0012702														
75729PA0012703														
75729PA0012704														
75729PA0012705														
75729PA0012706										\$347.94	\$347.94		\$347.94	\$347.94
75729PA0012707														
75729PA0012708														
75729PA0012709	\$391.59			\$391.59										
75729PA0012710														
75729PA0012711														
75729PA0012712														
75729PA0012713														
75729PA0012714		\$391.59	\$391.59											

Company Name
Market
RATES FOR AGE 21

	102	16
HIOS Plan ID	Lebanon	Perry
75729PA0012682		
75729PA0012683		
75729PA0012684		
75729PA0012685		\$285.99
75729PA0012686		
75729PA0012687		
75729PA0012688		
75729PA0012689		
75729PA0012690		
75729PA0012691		
75729PA0012692	\$285.99	
75729PA0012698		
75729PA0012699		
75729PA0012700		
75729PA0012701		
75729PA0012702		
75729PA0012703		
75729PA0012704		
75729PA0012705		
75729PA0012706		\$347.94
75729PA0012707		
75729PA0012708		
75729PA0012709		
75729PA0012710		
75729PA0012711		
75729PA0012712		
75729PA0012713	\$347.94	
75729PA0012714		

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Unified Rate Review v5.1

Company Legal Name:Geisinger Quality Options

HIOS Issuer ID:75729

Effective Date of Rate Change(s):1/1/2021

State:PA

Market:Individual

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

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

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:1/1/2019to12/31/2019

Total

PMPM

Allowed Claims	\$35,181,889.30	\$550.74
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$27,414,217.97	\$429.15
Risk Adjustment	-\$4,933,655.00	-\$77.23
Experience Period Premium	\$44,140,442.96	\$690.98
Experience Period Member Months	63,881	

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	\$108.35	1.046	1.024	1.046	1.024	\$124.31
Outpatient Hospital	\$232.62	1.027	1.081	1.027	1.081	\$286.71
Professional	\$107.41	1.044	1.043	1.044	1.043	\$127.35
Other Medical	\$10.83	1.112	1.068	1.112	1.068	\$15.27
Capitation	\$7.58	0.106	1.000	0.106	1.000	\$0.09
Prescription Drug	\$83.95	1.068	1.049	1.068	1.049	\$105.37
Total	\$550.74					\$659.10

Morbidity Adjustment	1.009
Demographic Shift	1.000
Plan Design Changes	1.000
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2021	\$665.03

Manual EHB Allowed Claims PMPM	\$803.18
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for 1/1/2021	\$803.18	\$33,502,244.16
Reinsurance	\$46.50	\$1,939,608.00
Risk Adjustment Payment/Charge	\$9.72	\$405,440.64
Exchange User Fees	3.03%	\$973,561.95
Market Adjusted Index Rate	\$770.30	\$32,130,757.47

Projected Member Months	41,712
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1 of 1

Product-Plan Data Collection

Company Legal Name: Geisinger Quality Options
 HIOS Issuer ID: 75729
 Effective Date of Rate Change(s): 1/1/2021

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name									
1.2 Product ID									
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637	75729PA0012637
1.5 Metal	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
1.6 AV Metal Value	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.717
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	-8.76%	-8.76%	-8.76%	-8.76%	-8.76%	-8.76%	-8.76%	-8.76%	-8.76%
1.12 Product Rate Increase %									
1.13 Submission Level Rate Increase %									

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information									
	2.1 Plan ID (Standard Component ID)	Total	75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637
\$35,181,889	2.2 Allowed Claims	\$35,181,889	\$481,520	\$91,751	\$0	\$14,707	\$18,140	\$169	\$602,154	\$75,098
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$7,767,671	\$212,840	\$20,077	\$0	\$5,654	\$9,429	\$3	\$72,008	\$31,669
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$27,414,218	2.6 Incurred Claims	\$27,414,218	\$268,680	\$71,674	\$0	\$9,053	\$8,711	\$166	\$530,146	\$43,429
-\$4,933,655	2.7 Risk Adjustment Transfer Amount	-\$4,933,655	-\$102,719	-\$7,105	\$0	-\$9,268	-\$4,093	-\$386	-\$16,605	-\$26,877
\$44,140,443	2.8 Premium	\$44,140,443	\$1,018,490	\$70,452	\$0	\$91,894	\$40,586	\$3,829	\$164,643	\$266,492
63,881	2.9 Experience Period Member Months	63,881	1,330	92	0	120	53	5	215	348
	2.10 Current Enrollment	3,476	89	6	0	10	5	0	22	24
	2.11 Current Premium PMPM	\$776.52	\$780.05	\$780.05	\$780.05	\$780.05	\$780.05	\$780.05	\$780.05	\$780.05
	2.12 Loss Ratio	69.92%	29.34%	113.15%	#DIV/0!	10.96%	23.87%	4.83%	358.11%	18.12%
	Per Member Per Month									
	2.13 Allowed Claims	\$550.74	\$362.05	\$997.29	#DIV/0!	\$122.56	\$342.27	\$33.83	\$2,800.72	\$215.80
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$121.60	\$160.03	\$218.23	#DIV/0!	\$47.12	\$177.91	\$0.60	\$334.92	\$91.00
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$429.15	\$202.02	\$779.06	#DIV/0!	\$75.44	\$164.36	\$33.23	\$2,465.79	\$124.80
	2.18 Risk Adjustment Transfer Amount	-\$77.23	-\$77.23	-\$77.23	#DIV/0!	-\$77.23	-\$77.23	-\$77.23	-\$77.23	-\$77.23
	2.19 Premium	\$690.98	\$765.78	\$765.78	#DIV/0!	\$765.78	\$765.78	\$765.78	\$765.78	\$765.78

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637
3.2 Market Adjusted Index Rate									
3.3 AV and Cost Sharing Design of Plan		0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs									
3.6 Administrative Expense		7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%
3.7 Taxes and Fees		0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%
3.8 Profit & Risk Load		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$711.76	\$711.76	\$711.76	\$711.76	\$711.76	\$711.76	\$711.76	\$711.76
3.11 Age Calibration Factor	0.5107								
3.12 Geographic Calibration Factor	0.9643								
3.13 Tobacco Calibration Factor	0.9930								
3.14 Calibrated Plan Adjusted Index Rate		\$348.06	\$348.06	\$348.06	\$348.06	\$348.06	\$348.06	\$348.06	\$348.06

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637
4.2 Allowed Claims	\$32,130,905	\$822,684	\$55,462	\$0	\$92,436	\$46,218	\$0	\$203,360	\$221,847
4.3 Reinsurance	\$1,488,781	\$38,119	\$2,570	\$0	\$4,283	\$2,142	\$0	\$9,423	\$10,279
4.4 Member Cost Sharing	\$5,977,171	\$153,040	\$10,317	\$0	\$17,196	\$8,598	\$0	\$37,830	\$41,269
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$24,664,953	\$631,525	\$42,575	\$0	\$70,958	\$35,479	\$0	\$156,107	\$170,299
4.7 Risk Adjustment Transfer Amount	\$311,172	\$7,967	\$537	\$0	\$895	\$448	\$0	\$1,969	\$2,148
4.8 Premium	\$27,993,349	\$760,156	\$51,247	\$0	\$85,411	\$42,705	\$0	\$187,904	\$204,986
4.9 Projected Member Months	41,712	1,068	72	0	120	60	0	264	288
4.10 Loss Ratio	87.14%	82.22%	82.22%	#DIV/0!	82.22%	82.22%	#DIV/0!	82.22%	82.22%
Per Member Per Month									
4.11 Allowed Claims	\$770.30	\$770.30	\$770.30	#DIV/0!	\$770.30	\$770.30	#DIV/0!	\$770.30	\$770.30
4.12 Reinsurance	\$35.69	\$35.69	\$35.69	#DIV/0!	\$35.69	\$35.69	#DIV/0!	\$35.69	\$35.69
4.13 Member Cost Sharing	\$143.30	\$143.30	\$143.30	#DIV/0!	\$143.30	\$143.30	#DIV/0!	\$143.30	\$143.30
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00
4.15 Incurred Claims	\$591.32	\$591.32	\$591.32	#DIV/0!	\$591.32	\$591.32	#DIV/0!	\$591.32	\$591.32
4.16 Risk Adjustment Transfer Amount	\$7.46	\$7.46	\$7.46	#DIV/0!	\$7.46	\$7.46	#DIV/0!	\$7.46	\$7.46
4.17 Premium	\$671.11	\$711.76	\$711.76	#DIV/0!	\$711.76	\$711.76	#DIV/0!	\$711.76	\$711.76

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

State:

Market:

PA

Individual

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

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

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

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

To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + R.

To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name											
1.2 Product ID											
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	
1.5 Metal	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Gold
1.6 AV Metal Value	0.717	0.717	0.717	0.717	0.819	0.819	0.819	0.819	0.819	0.819	0.819
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	-8.76%	-8.76%	-8.76%	-8.76%	-1.82%	-1.82%	-1.82%	-1.82%	-1.82%	-1.82%	-1.82%
1.12 Product Rate Increase %											
1.13 Submission Level Rate Increase %											

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	
2.2 Allowed Claims	\$0	\$154,909	\$453,310	\$0	\$172,927	\$0	\$21,134	\$59,353	\$547,381	\$316,139	
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.4 Member Cost Sharing	\$0	\$28,890	\$36,394	\$0	\$20,533	\$0	\$8,293	\$5,918	\$35,319	\$19,338	
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.6 Incurred Claims	\$0	\$126,019	\$416,916	\$0	\$152,394	\$0	\$12,841	\$53,435	\$512,062	\$296,801	
2.7 Risk Adjustment Transfer Amount	\$0	-\$17,918	-\$8,264	\$0	-\$17,223	\$0	-\$3,862	-\$7,800	-\$22,475	-\$12,357	
2.8 Premium	\$0	\$177,661	\$81,939	\$0	\$198,642	\$0	\$44,538	\$89,968	\$259,214	\$142,523	
2.9 Experience Period Member Months	0	232	107	0	223	0	50	101	291	160	
2.10 Current Enrollment	0	17	6	0	30	1	8	10	38	42	
2.11 Current Premium PMPM	\$780.05	\$780.05	\$780.05	\$780.05	\$863.71	\$863.71	\$863.71	\$863.71	\$863.71	\$863.71	
2.12 Loss Ratio	#DIV/0!	78.89%	565.89%	#DIV/0!	84.00%	#DIV/0!	31.57%	65.03%	216.30%	228.02%	

Per Member Per Month

2.13 Allowed Claims	#DIV/0!	\$667.71	\$4,236.54	#DIV/0!	\$775.46	#DIV/0!	\$422.69	\$587.65	\$1,881.03	\$1,975.87	
2.14 Reinsurance	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	
2.15 Member Cost Sharing	#DIV/0!	\$124.53	\$340.13	#DIV/0!	\$92.08	#DIV/0!	\$165.86	\$58.59	\$121.37	\$120.86	
2.16 Cost Sharing Reduction	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	
2.17 Incurred Claims	#DIV/0!	\$543.19	\$3,896.41	#DIV/0!	\$683.38	#DIV/0!	\$256.83	\$529.06	\$1,759.66	\$1,855.01	
2.18 Risk Adjustment Transfer Amount	#DIV/0!	-\$77.23	-\$77.23	#DIV/0!	-\$77.23	#DIV/0!	-\$77.23	-\$77.23	-\$77.23	-\$77.23	
2.19 Premium	#DIV/0!	\$765.78	\$765.78	#DIV/0!	\$890.77	#DIV/0!	\$890.77	\$890.77	\$890.77	\$890.77	

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652
3.2 Market Adjusted Index Rate										
3.3 AV and Cost Sharing Design of Plan	0.8243	0.8243	0.8243	0.8243	0.9821	0.9821	0.9821	0.9821	0.9821	0.9821
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs										
3.6 Administrative Expense	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%
3.7 Taxes and Fees	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$711.76	\$711.76	\$711.76	\$711.76	\$848.01	\$848.01	\$848.01	\$848.01	\$848.01	\$848.01
3.11 Age Calibration Factor										
3.12 Geographic Calibration Factor										
3.13 Tobacco Calibration Factor										
3.14 Calibrated Plan Adjusted Index Rate	\$348.06	\$348.06	\$348.06	\$348.06	\$414.70	\$414.70	\$414.70	\$414.70	\$414.70	\$414.70

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652
4.2 Allowed Claims	\$0	\$157,142	\$55,462	\$0	\$277,309	\$9,244	\$73,949	\$92,436	\$351,258	\$388,233
4.3 Reinsurance	\$0	\$7,281	\$2,570	\$0	\$12,849	\$428	\$3,426	\$4,283	\$16,276	\$17,989
4.4 Member Cost Sharing	\$0	\$29,232	\$10,317	\$0	\$51,587	\$1,720	\$13,756	\$17,196	\$65,343	\$72,221
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$0	\$120,628	\$42,575	\$0	\$212,874	\$7,096	\$56,766	\$70,958	\$269,640	\$298,023
4.7 Risk Adjustment Transfer Amount	\$0	\$1,522	\$537	\$0	\$2,686	\$90	\$716	\$895	\$3,402	\$3,760
4.8 Premium	\$0	\$145,198	\$51,247	\$0	\$305,284	\$10,176	\$81,409	\$101,761	\$386,694	\$427,398
4.9 Projected Member Months	0	204	72	0	360	12	96	120	456	504
4.10 Loss Ratio	#DIV/0!	82.22%	82.22%	#DIV/0!	69.12%	69.12%	69.12%	69.12%	69.12%	69.12%
Per Member Per Month										
4.11 Allowed Claims	#DIV/0!	\$770.30	\$770.30	#DIV/0!	\$770.30	\$770.30	\$770.30	\$770.30	\$770.30	\$770.30
4.12 Reinsurance	#DIV/0!	\$35.69	\$35.69	#DIV/0!	\$35.69	\$35.69	\$35.69	\$35.69	\$35.69	\$35.69
4.13 Member Cost Sharing	#DIV/0!	\$143.30	\$143.30	#DIV/0!	\$143.30	\$143.30	\$143.30	\$143.30	\$143.30	\$143.30
4.14 Cost Sharing Reduction	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	#DIV/0!	\$591.32	\$591.32	#DIV/0!	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32
4.16 Risk Adjustment Transfer Amount	#DIV/0!	\$7.46	\$7.46	#DIV/0!	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
4.17 Premium	#DIV/0!	\$711.76	\$711.76	#DIV/0!	\$848.01	\$848.01	\$848.01	\$848.01	\$848.01	\$848.01

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s): 2.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name										
1.2 Product ID										
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667
1.5 Metal	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver
1.6 AV Metal Value	0.819	0.819	0.819	0.819	0.819	0.819	0.719	0.719	0.719	0.719
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	-1.82%	-1.82%	-1.82%	-1.82%	-1.82%	-1.82%	4.99%	4.99%	4.99%	4.99%
1.12 Product Rate Increase %										
1.13 Submission Level Rate Increase %										

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667
2.2 Allowed Claims	\$552,220	\$191,219	\$2,220,532	\$1,858,155	\$814,652	\$338,681	\$55,629	\$0	\$39,113	\$97,360
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$38,544	\$26,393	\$392,755	\$238,986	\$83,791	\$40,188	\$6,613	\$0	\$2,678	\$19,359
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$513,675	\$164,826	\$1,827,777	\$1,619,170	\$730,861	\$298,493	\$49,016	\$0	\$36,435	\$78,001
2.7 Risk Adjustment Transfer Amount	-\$11,508	-\$9,422	-\$276,490	-\$144,269	-\$33,364	-\$26,259	-\$5,175	\$0	-\$1,854	-\$4,866
2.8 Premium	\$132,725	\$108,674	\$3,188,954	\$1,663,957	\$384,812	\$302,862	\$61,473	\$0	\$22,020	\$57,803
2.9 Experience Period Member Months	149	122	3,580	1,868	432	340	67	0	24	63
2.10 Current Enrollment	24	48	460	197	58	27	4	1	0	6
2.11 Current Premium PMPM	\$863.71	\$863.71	\$863.71	\$863.71	\$863.71	\$863.71	\$938.44	\$938.44	\$938.44	\$938.44
2.12 Loss Ratio	423.76%	166.07%	62.76%	106.55%	207.96%	107.91%	87.06%	#DIV/0!	180.67%	147.35%

Per Member Per Month

2.13 Allowed Claims	\$3,706.17	\$1,567.37	\$620.26	\$994.73	\$1,885.77	\$996.12	\$830.29	#DIV/0!	\$1,629.69	\$1,545.39
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00
2.15 Member Cost Sharing	\$258.69	\$216.33	\$109.71	\$127.94	\$193.96	\$118.20	\$98.71	#DIV/0!	\$111.58	\$307.28
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00
2.17 Incurred Claims	\$3,447.49	\$1,351.04	\$510.55	\$866.79	\$1,691.81	\$877.92	\$731.58	#DIV/0!	\$1,518.11	\$1,238.11
2.18 Risk Adjustment Transfer Amount	-\$77.23	-\$77.23	-\$77.23	-\$77.23	-\$77.23	-\$77.23	-\$77.23	#DIV/0!	-\$77.23	-\$77.23
2.19 Premium	\$890.77	\$890.77	\$890.77	\$890.77	\$890.77	\$890.77	\$917.50	#DIV/0!	\$917.50	\$917.50

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667
3.2 Market Adjusted Index Rate										
3.3 AV and Cost Sharing Design of Plan	0.9821	0.9821	0.9821	0.9821	0.9821	0.9821	1.1410	1.1410	1.1410	1.1410
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs										
3.6 Administrative Expense	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%
3.7 Taxes and Fees	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$848.01	\$848.01	\$848.01	\$848.01	\$848.01	\$848.01	\$985.22	\$985.22	\$985.22	\$985.22
3.11 Age Calibration Factor										
3.12 Geographic Calibration Factor										
3.13 Tobacco Calibration Factor										
3.14 Calibrated Plan Adjusted Index Rate	\$414.70	\$414.70	\$414.70	\$414.70	\$414.70	\$414.70	\$481.79	\$481.79	\$481.79	\$481.79

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667
4.2 Allowed Claims	\$221,847	\$443,695	\$4,252,076	\$1,820,998	\$536,131	\$249,578	\$36,975	\$9,244	\$0	\$55,462
4.3 Reinsurance	\$10,279	\$20,559	\$197,019	\$84,376	\$24,842	\$11,564	\$1,713	\$428	\$0	\$2,570
4.4 Member Cost Sharing	\$41,269	\$82,539	\$790,995	\$338,752	\$99,734	\$46,428	\$6,878	\$1,720	\$0	\$10,317
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$170,299	\$340,598	\$3,264,062	\$1,397,870	\$411,556	\$191,586	\$28,383	\$7,096	\$0	\$42,575
4.7 Risk Adjustment Transfer Amount	\$2,148	\$4,297	\$41,179	\$17,635	\$5,192	\$2,417	\$358	\$90	\$0	\$537
4.8 Premium	\$244,228	\$488,455	\$4,681,028	\$2,004,701	\$590,217	\$274,756	\$47,290	\$11,823	\$0	\$70,936
4.9 Projected Member Months	288	576	5,520	2,364	696	324	48	12	0	72
4.10 Loss Ratio	69.12%	69.12%	69.12%	69.12%	69.12%	69.12%	59.57%	59.57%	#DIV/0!	59.57%
Per Member Per Month										
4.11 Allowed Claims	\$770.30	\$770.30	\$770.30	\$770.30	\$770.30	\$770.30	\$770.30	\$770.30	#DIV/0!	\$770.30
4.12 Reinsurance	\$35.69	\$35.69	\$35.69	\$35.69	\$35.69	\$35.69	\$35.69	\$35.69	#DIV/0!	\$35.69
4.13 Member Cost Sharing	\$143.30	\$143.30	\$143.30	\$143.30	\$143.30	\$143.30	\$143.30	\$143.30	#DIV/0!	\$143.30
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00
4.15 Incurred Claims	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	\$591.32	#DIV/0!	\$591.32
4.16 Risk Adjustment Transfer Amount	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	#DIV/0!	\$7.46
4.17 Premium	\$848.01	\$848.01	\$848.01	\$848.01	\$848.01	\$848.01	\$985.22	\$985.22	#DIV/0!	\$985.22

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

Section I: General Product and Plan Information

Section II: Experience Period and Current Plan Level											
2.1 Plan ID (Standard Component ID)	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	
2.2 Allowed Claims	\$453,137	\$202,150	\$21,416	\$159,216	\$1,407,837	\$697,145	\$74,476	\$184,359	\$189,964	\$19,655	
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.4 Member Cost Sharing	\$28,583	\$3,923	\$6,182	\$4,112	\$135,384	\$49,961	\$12,283	\$17,602	\$52,001	\$11,360	
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.6 Incurred Claims	\$424,555	\$198,227	\$15,235	\$155,104	\$1,272,453	\$647,184	\$62,193	\$166,757	\$137,963	\$8,295	
2.7 Risk Adjustment Transfer Amount	-\$9,500	-\$4,943	-\$7,183	-\$3,012	-\$146,277	-\$50,201	-\$7,028	-\$20,312	-\$26,336	-\$5,406	
2.8 Premium	\$112,853	\$58,720	\$85,328	\$35,783	\$1,737,753	\$596,378	\$83,493	\$241,304	\$218,630	\$44,880	
2.9 Experience Period Member Months	123	64	93	39	1,894	650	91	263	341	70	
2.10 Current Enrollment	12	6	12	7	153	48	14	9	19	9	
2.11 Current Premium PMPM	\$938.44	\$938.44	\$938.44	\$938.44	\$938.44	\$938.44	\$938.44	\$938.44	\$710.12	\$710.12	
2.12 Loss Ratio	410.78%	368.61%	19.50%	473.30%	79.95%	118.49%	81.34%	75.46%	71.75%	21.01%	

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Administrative Costs											
3.6	Administrative Expense	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%
3.7	Taxes and Fees	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%
3.8	Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9	Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10	Plan Adjusted Index Rate	\$985.22	\$985.22	\$985.22	\$985.22	\$985.22	\$985.22	\$985.22	\$985.22	\$535.44	\$535.44

3.11 Age Calibration Factor												0.5107	
3.12 Geographic Calibration Factor												0.9643	
3.13 Tobacco Calibration Factor												0.9930	
3.14 Calibrated Plan Adjusted Index Rate	\$481.79	\$481.79	\$481.79	\$481.79	\$481.79	\$481.79	\$481.79	\$481.79	\$481.79	\$261.84	\$261.84		

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

Section I: General Product and Plan Information

Section II: Experience Period and Current Plan Level											
2.1 Plan ID (Standard Component ID)	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692	
2.2 Allowed Claims	\$129,507	\$446,675	\$2,657,737	\$801,836	\$1,676,911	\$3,019,382	\$4,174,671	\$2,349,230	\$4,131,074	\$472,896	
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.4 Member Cost Sharing	\$35,464	\$123,600	\$722,841	\$172,364	\$545,673	\$748,841	\$1,318,765	\$642,240	\$968,490	\$183,772	
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.6 Incurred Claims	\$94,042	\$323,075	\$1,934,896	\$629,472	\$1,131,238	\$2,270,541	\$2,855,906	\$1,706,990	\$3,162,584	\$289,124	
2.7 Risk Adjustment Transfer Amount	-\$21,702	-\$70,281	-\$437,519	-\$69,432	-\$367,161	-\$439,990	-\$901,297	-\$403,614	-\$645,196	-\$142,107	
2.8 Premium	\$180,161	\$583,440	\$3,632,072	\$576,387	\$3,047,991	\$3,652,589	\$7,482,133	\$3,350,611	\$5,356,104	\$1,179,702	
2.9 Experience Period Member Months	281	910	5,665	899	4,754	5,697	11,670	5,226	8,354	1,840	
2.10 Current Enrollment	7	53	140	61	190	289	600	242	202	63	
2.11 Current Premium PMPM	\$710.12	\$710.12	\$710.12	\$710.12	\$710.12	\$710.12	\$710.12	\$710.12	\$710.12	\$710.12	
2.12 Loss Ratio	59.35%	62.96%	60.57%	124.17%	42.20%	70.68%	43.40%	57.92%	67.13%	27.86%	

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Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name										
1.2 Product ID										
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012705	75729PA0012706	75729PA0012707
1.5 Metal	Silver	Gold	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
1.6 AV Metal Value	0.717	0.819	0.719	0.650	0.649	0.649	0.649	0.649	0.649	0.649
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	New	New	New	New	New	New
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	-8.76%	-1.82%	4.99%	-24.59%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12 Product Rate Increase %										
1.13 Submission Level Rate Increase %										

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012705	75729PA0012706	75729PA0012707
2.2 Allowed Claims	\$9,915	\$561,257	\$123,278	\$2,041,910	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$5,715	\$50,239	\$11,619	\$560,987	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$4,200	\$511,019	\$111,659	\$1,480,923	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	-\$927	-\$25,795	-\$8,109	-\$350,170	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Premium	\$9,189	\$297,517	\$96,338	\$2,906,940	\$0	\$0	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	12	334	105	4,534	0	0	0	0	0	0
2.10 Current Enrollment	1	57	11	138	0	0	0	0	0	0
2.11 Current Premium PMPM	\$780.05	\$863.71	\$938.44	\$710.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.12 Loss Ratio	50.84%	188.07%	126.56%	57.92%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Per Member Per Month

2.13 Allowed Claims	\$826.26	\$1,680.41	\$1,174.08	\$450.36	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	\$476.23	\$150.42	\$110.66	\$123.73	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	\$350.03	\$1,530.00	\$1,063.42	\$326.63	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	-\$77.23	-\$77.23	-\$77.23	-\$77.23	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	\$765.78	\$890.77	\$917.50	\$641.14	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012705	75729PA0012706	75729PA0012707
3.2 Market Adjusted Index Rate										
3.3 AV and Cost Sharing Design of Plan	0.8243	0.9821	1.1410	0.6201	0.7545	0.7545	0.7545	0.7545	0.7545	0.7545
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs										
3.6 Administrative Expense	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%
3.7 Taxes and Fees	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$711.76	\$848.01	\$985.22	\$535.44	\$651.49	\$651.49	\$651.49	\$651.49	\$651.49	\$651.49
3.11 Age Calibration Factor										
3.12 Geographic Calibration Factor										
3.13 Tobacco Calibration Factor										
3.14 Calibrated Plan Adjusted Index Rate	\$348.06	\$414.70	\$481.79	\$261.84	\$318.59	\$318.59	\$318.59	\$318.59	\$318.59	\$318.59

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012705	75729PA0012706	75729PA0012707
4.2 Allowed Claims	\$9,244	\$526,888	\$101,680	\$1,275,623	\$0	\$0	\$0	\$0	\$0	\$0
4.3 Reinsurance	\$428	\$24,413	\$4,711	\$59,106	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$1,720	\$98,015	\$18,915	\$237,299	\$0	\$0	\$0	\$0	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$7,096	\$404,460	\$78,054	\$979,218	\$0	\$0	\$0	\$0	\$0	\$0
4.7 Risk Adjustment Transfer Amount	\$90	\$5,103	\$985	\$12,354	\$0	\$0	\$0	\$0	\$0	\$0
4.8 Premium	\$8,541	\$580,040	\$130,049	\$886,683	\$0	\$0	\$0	\$0	\$0	\$0
4.9 Projected Member Months	12	684	132	1,656	0	0	0	0	0	0
4.10 Loss Ratio	82.22%	69.12%	59.57%	108.92%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month										
4.11 Allowed Claims	\$770.30	\$770.30	\$770.30	\$770.30	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	\$35.69	\$35.69	\$35.69	\$35.69	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	\$143.30	\$143.30	\$143.30	\$143.30	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	\$591.32	\$591.32	\$591.32	\$591.32	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	\$7.46	\$7.46	\$7.46	\$7.46	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	\$711.76	\$848.01	\$985.22	\$535.44	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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

Section I: General Product and Plan Information

[illegible]

2.13 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

3.1 Plan ID (Standard Component ID)	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
3.2 Market Adjusted Index Rate							
3.3 AV and Cost Sharing Design of Plan	0.7545	0.7545	0.7545	0.7545	0.7545	0.7545	0.7545
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

[illegible][illegible]

4.11 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Rating Area Data Collection

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

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

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

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

Rating Area	Rating Factor
Rating Area 2	0.9410
Rating Area 3	0.9270
Rating Area 5	0.9630
Rating Area 6	1.2090
Rating Area 7	1.2290
Rating Area 9	1.0920

RFJ Part II - Consumer Friendly Justification
Geisinger Quality Options
Individual

Geisinger Quality Options has proposed an overall base rate decrease of -11.5% for Individual PPO members renewing in the Marketplace effective January 1, 2021 through December 1, 2021. The actual range of proposed rate changes vary from a minimum of -22.8% to a maximum of 7.5%. The key drivers of this decrease are changes in the expected morbidity of the population, risk adjustment, the implementation of the state-based reinsurance program, changes to pricing AVs, and the changes to the induced demand calculation. The total projected 2021 administrative costs are slightly higher than those used for the current 2020 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2021 to maintain the desired metallic level.

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*		75729				
Rate Effective Date*		1/1/2021				
Rate Expiration Date*		12/31/2021				
Rating Method*		Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	246.86	246.86
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	15	268.80	268.80
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	16	277.19	277.19
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	17	285.58	285.58
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	18	294.62	294.62
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	19	303.65	303.65
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	20	313.01	313.01
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	21	322.69	354.96
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	22	322.69	354.96
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	23	322.69	354.96
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	24	322.69	354.96
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	25	323.98	356.25
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	26	330.43	363.35
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	27	338.18	372.06
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	28	350.76	385.94
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	29	361.09	397.23
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	30	366.25	403.04
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	31	374.00	411.43
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	32	381.74	419.82
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	33	386.58	425.30
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	34	391.75	430.79
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	35	394.33	433.69
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	36	396.91	436.60
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	37	399.49	439.50
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	38	402.07	442.41
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	39	407.23	447.89
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	40	412.40	453.70
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	41	420.14	462.09
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	42	427.56	470.48
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	43	437.89	481.78
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	44	450.80	495.97
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	45	465.96	512.43
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	46	484.03	532.44
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	47	504.36	554.70
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	48	527.60	580.52
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	49	550.51	605.69
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	50	576.32	634.09
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	51	601.82	662.16
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	52	629.89	692.81
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	53	658.29	724.12
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	54	688.94	757.68
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	55	719.60	791.56
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	56	752.83	828.02
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	57	786.39	865.13
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	58	822.21	904.50
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	59	839.96	923.86
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	60	875.78	963.23
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	61	906.76	997.43
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	62	927.09	1019.70
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	63	952.58	1047.77
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	968.07	1064.88
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	256.44	256.44
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	15	279.24	279.24
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	16	287.96	287.96
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	17	296.67	296.67
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	18	306.06	306.06
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	19	315.44	315.44
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	20	325.16	325.16
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	21	335.23	368.75
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	22	335.23	368.75
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	23	335.23	368.75
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	24	335.23	368.75
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	25	336.56	370.08
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	26	343.27	377.46
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	27	351.31	386.51
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	28	364.39	400.92
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	29	375.11	412.66
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	30	380.48	418.69
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	31	388.52	427.41
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	32	396.57	436.12
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	33	401.60	441.82
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	34	406.96	447.52
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	35	409.64	450.54
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	36	412.32	453.55
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	37	415.00	456.57
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	38	417.69	459.59
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	39	423.05	465.29
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	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	41	436.46	480.04
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	42	444.17	488.75
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	43	454.90	500.49
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	44	468.30	515.24
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	45	484.06	532.33
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	46	502.83	553.12
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	47	523.95	576.25
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	48	548.09	603.06
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	49	571.89	629.21
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	50	598.71	658.71
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	51	625.19	687.87
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	52	654.35	719.72
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	53	683.85	752.24
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	54	715.70	787.10
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	55	747.54	822.30
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	56	782.07	860.18
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	57	816.93	898.73
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	58	854.14	939.63
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	59	872.58	959.74
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	60	909.79	1000.64
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	61	941.97	1036.17
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	62	963.09	1059.30
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	63	989.57	1088.46

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*		75729				
Rate Effective Date*		1/1/2021				
Rate Expiration Date*		12/31/2021				
Rating Method*		Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
	75729PA0012631 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1005.66	1106.23	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	0-14	250.59	250.59	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	15	272.86	272.86	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	16	281.38	281.38	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	17	289.89	289.89	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	18	299.07	299.07	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	19	308.24	308.24	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	20	317.74	317.74	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	21	327.57	360.32	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	22	327.57	360.32	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	23	327.57	360.32	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	24	327.57	360.32	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	25	328.87	361.63	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	26	335.42	368.84	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	27	343.29	377.68	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	28	356.06	391.77	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	29	366.54	403.23	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	30	371.78	409.13	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	31	379.65	417.64	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	32	387.51	426.16	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	33	392.42	431.73	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	34	397.66	437.30	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	35	400.28	440.24	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	36	402.90	443.19	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	37	405.52	446.14	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	38	408.14	449.09	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	39	413.38	454.66	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	40	418.63	460.55	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	41	426.49	469.07	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	42	434.02	477.59	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	43	444.50	489.05	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	44	457.61	503.46	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	45	473.00	520.17	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	46	491.34	540.48	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	47	511.98	563.08	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	48	535.57	589.29	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	49	558.82	614.84	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	50	585.03	643.66	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	51	610.91	672.16	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	52	639.40	703.28	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	53	668.23	735.05	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	54	699.35	769.12	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	55	730.47	803.51	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	56	764.20	840.53	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	57	798.27	878.20	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	58	834.63	918.16	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	59	852.65	937.81	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	60	889.01	977.78	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	61	920.45	1012.50	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	62	941.09	1035.10	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	63	966.97	1063.60	
	75729PA0012632 Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	982.69	1080.96	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	246.86	246.86	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	15	268.80	268.80	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	16	277.19	277.19	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	17	285.58	285.58	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	18	294.62	294.62	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	19	303.65	303.65	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	20	313.01	313.01	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	21	322.69	354.96	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	22	322.69	354.96	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	23	322.69	354.96	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	24	322.69	354.96	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	25	323.98	356.25	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	26	330.43	363.35	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	27	338.18	372.06	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	28	350.76	385.94	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	29	361.09	397.23	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	30	366.25	403.04	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	31	374.00	411.43	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	32	381.74	419.82	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	33	386.58	425.30	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	34	391.75	430.79	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	35	394.33	433.69	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	36	396.91	436.60	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	37	399.49	439.50	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	38	402.07	442.41	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	39	407.23	447.89	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	40	412.40	453.70	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	41	420.14	462.09	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	42	427.56	470.48	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	43	437.89	481.78	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	44	450.80	495.97	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	45	465.96	512.43	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	46	484.03	532.44	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	47	504.36	554.70	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	48	527.60	580.52	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	49	550.51	605.69	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	50	576.32	634.09	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	51	601.82	662.16	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	52	629.89	692.81	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	53	658.29	724.12	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	54	688.94	757.68	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	55	719.60	791.56	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	56	752.83	828.02	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	57	786.39	865.13	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	58	822.21	904.50	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	59	839.96	923.86	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	60	875.78	963.23	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	61	906.76	997.43	
	75729PA0012633 Rating Area 3	Tobacco User/Non-Tobacco User	62	927.09	1019.70	

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
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		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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	63	952.58	1047.77
75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	968.07	1064.88
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	321.95	321.95
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	15	350.57	350.57
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	16	361.51	361.51
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	17	372.46	372.46
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	18	384.24	384.24
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	19	396.02	396.02
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	20	408.23	408.23
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	21	420.86	462.94
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	22	420.86	462.94
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	23	420.86	462.94
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	24	420.86	462.94
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	25	422.54	464.62
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	26	430.95	473.88
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	27	441.06	485.24
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	28	457.47	503.34
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	29	470.94	518.07
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	30	477.67	525.65
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	31	487.77	536.59
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	32	497.87	547.53
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	33	504.18	554.69
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	34	510.92	561.84
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	35	514.28	565.63
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	36	517.65	569.42
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	37	521.02	573.20
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	38	524.38	576.99
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	39	531.12	584.15
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	40	537.85	591.72
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	41	547.95	602.66
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	42	557.63	613.61
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	43	571.10	628.34
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	44	587.93	646.85
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	45	607.71	668.32
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	46	631.28	694.41
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	47	657.79	723.45
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	48	688.10	757.12
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	49	717.98	789.94
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	50	751.65	826.98
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	51	784.89	863.59
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	52	821.51	903.57
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	53	858.54	944.40
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	54	898.52	988.17
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	55	938.50	1032.36
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	56	981.85	1079.91
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	57	1025.62	1128.31
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	58	1072.34	1179.65
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	59	1095.48	1204.91
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	60	1142.20	1256.25
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	61	1182.60	1300.86
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	62	1209.11	1329.90

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	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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	63	1242.36	1366.51
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1262.56	1388.82
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	290.80	290.80
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	15	316.65	316.65
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	16	326.53	326.53
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	17	336.41	336.41
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	18	347.06	347.06
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	19	357.70	357.70
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	20	368.72	368.72
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	21	380.13	418.14
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	22	380.13	418.14
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	23	380.13	418.14
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	24	380.13	418.14
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	25	381.65	419.66
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	26	389.25	428.02
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	27	398.37	438.29
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	28	413.20	454.63
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	29	425.36	467.94
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	30	431.44	474.78
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	31	440.57	484.66
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	32	449.69	494.54
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	33	455.39	501.01
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	34	461.47	507.47
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	35	464.51	510.89
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	36	467.56	514.31
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	37	470.60	517.73
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	38	473.64	521.15
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	39	479.72	527.62
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	40	485.80	534.46
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	41	494.92	544.34
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	42	503.67	554.22
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	43	515.83	567.53
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	44	531.04	584.25
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	45	548.90	603.64
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	46	570.19	627.21
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	47	594.14	653.44
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	48	621.51	683.85
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	49	648.50	713.50
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	50	678.91	746.95
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	51	708.94	780.02
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	52	742.01	816.13
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	53	775.46	853.00
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	54	811.57	892.54
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	55	847.68	932.45
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	56	886.83	975.40
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	57	926.37	1019.12
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	58	968.56	1065.49
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	59	989.47	1088.30
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	60	1031.66	1134.68
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	61	1068.15	1174.97

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	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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	62	1092.10	1201.20
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	63	1122.13	1234.27
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1140.38	1254.42
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	246.86	246.86
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	15	268.80	268.80
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	16	277.19	277.19
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	17	285.58	285.58
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	18	294.62	294.62
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	19	303.65	303.65
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	20	313.01	313.01
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	21	322.69	354.96
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	22	322.69	354.96
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	23	322.69	354.96
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	24	322.69	354.96
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	25	323.98	356.25
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	26	330.43	363.35
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	27	338.18	372.06
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	28	350.76	385.94
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	29	361.09	397.23
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	30	366.25	403.04
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	31	374.00	411.43
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	32	381.74	419.82
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	33	386.58	425.30
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	34	391.75	430.79
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	35	394.33	433.69
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	36	396.91	436.60
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	37	399.49	439.50
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	38	402.07	442.41
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	39	407.23	447.89
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	40	412.40	453.70
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	41	420.14	462.09
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	42	427.56	470.48
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	43	437.89	481.78
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	44	450.80	495.97
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	45	465.96	512.43
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	46	484.03	532.44
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	47	504.36	554.70
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	48	527.60	580.52
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	49	550.51	605.69
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	50	576.32	634.09
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	51	601.82	662.16
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	52	629.89	692.81
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	53	658.29	724.12
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	54	688.94	757.68
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	55	719.60	791.56
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	56	752.83	828.02
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	57	786.39	865.13
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	58	822.21	904.50
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	59	839.96	923.86
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	60	875.78	963.23

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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	61	906.76	997.43
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	62	927.09	1019.70
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	63	952.58	1047.77
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	968.07	1064.88
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	321.95	321.95
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	15	350.57	350.57
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	16	361.51	361.51
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	17	372.46	372.46
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	18	384.24	384.24
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	19	396.02	396.02
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	20	408.23	408.23
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	21	420.86	462.94
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	22	420.86	462.94
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	23	420.86	462.94
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	24	420.86	462.94
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	25	422.54	464.62
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	26	430.95	473.88
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	27	441.06	485.24
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	28	457.47	503.34
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	29	470.94	518.07
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	30	477.67	525.65
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	31	487.77	536.59
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	32	497.87	547.53
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	33	504.18	554.69
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	34	510.92	561.84
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	35	514.28	565.63
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	36	517.65	569.42
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	37	521.02	573.20
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	38	524.38	576.99
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	39	531.12	584.15
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	40	537.85	591.72
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	41	547.95	602.66
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	42	557.63	613.61
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	43	571.10	628.34
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	44	587.93	646.85
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	45	607.71	668.32
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	46	631.28	694.41
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	47	657.79	723.45
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	48	688.10	757.12
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	49	717.98	789.94
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	50	751.65	826.98
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	51	784.89	863.59
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	52	821.51	903.57
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	53	858.54	944.40
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	54	898.52	988.17
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	55	938.50	1032.36
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	56	981.85	1079.91
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	57	1025.62	1128.31
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	58	1072.34	1179.65
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	59	1095.48	1204.91

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*	75729				
	Rate Effective Date*	1/1/2021			
	Rate Expiration Date*	12/31/2021			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	60	1142.20	1256.25
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1182.60	1300.86
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1209.11	1329.90
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1242.36	1366.51
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1262.56	1388.82
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	327.28	327.28
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	15	356.37	356.37
	Rating Area 7	Tobacco User/Non-Tobacco User	16	367.49	367.49
	Rating Area 7	Tobacco User/Non-Tobacco User	17	378.62	378.62
	Rating Area 7	Tobacco User/Non-Tobacco User	18	390.60	390.60
	Rating Area 7	Tobacco User/Non-Tobacco User	19	402.57	402.57
	Rating Area 7	Tobacco User/Non-Tobacco User	20	414.98	414.98
	Rating Area 7	Tobacco User/Non-Tobacco User	21	427.82	470.60
	Rating Area 7	Tobacco User/Non-Tobacco User	22	427.82	470.60
	Rating Area 7	Tobacco User/Non-Tobacco User	23	427.82	470.60
	Rating Area 7	Tobacco User/Non-Tobacco User	24	427.82	470.60
	Rating Area 7	Tobacco User/Non-Tobacco User	25	429.53	472.31
	Rating Area 7	Tobacco User/Non-Tobacco User	26	438.08	481.72
	Rating Area 7	Tobacco User/Non-Tobacco User	27	448.35	493.27
	Rating Area 7	Tobacco User/Non-Tobacco User	28	465.04	511.67
	Rating Area 7	Tobacco User/Non-Tobacco User	29	478.73	526.64
	Rating Area 7	Tobacco User/Non-Tobacco User	30	485.57	534.34
	Rating Area 7	Tobacco User/Non-Tobacco User	31	495.84	545.47
	Rating Area 7	Tobacco User/Non-Tobacco User	32	506.11	556.59
	Rating Area 7	Tobacco User/Non-Tobacco User	33	512.52	563.86
	Rating Area 7	Tobacco User/Non-Tobacco User	34	519.37	571.13
	Rating Area 7	Tobacco User/Non-Tobacco User	35	522.79	574.98
	Rating Area 7	Tobacco User/Non-Tobacco User	36	526.21	578.84
	Rating Area 7	Tobacco User/Non-Tobacco User	37	529.64	582.69
	Rating Area 7	Tobacco User/Non-Tobacco User	38	533.06	586.54
	Rating Area 7	Tobacco User/Non-Tobacco User	39	539.90	593.81
	Rating Area 7	Tobacco User/Non-Tobacco User	40	546.75	601.51
	Rating Area 7	Tobacco User/Non-Tobacco User	41	557.02	612.63
	Rating Area 7	Tobacco User/Non-Tobacco User	42	566.86	623.76
	Rating Area 7	Tobacco User/Non-Tobacco User	43	580.55	638.73
	Rating Area 7	Tobacco User/Non-Tobacco User	44	597.66	657.55
	Rating Area 7	Tobacco User/Non-Tobacco User	45	617.77	679.37
	Rating Area 7	Tobacco User/Non-Tobacco User	46	641.72	705.90
	Rating Area 7	Tobacco User/Non-Tobacco User	47	668.68	735.42
	Rating Area 7	Tobacco User/Non-Tobacco User	48	699.48	769.64
	Rating Area 7	Tobacco User/Non-Tobacco User	49	729.85	803.01
	Rating Area 7	Tobacco User/Non-Tobacco User	50	764.08	840.66
	Rating Area 7	Tobacco User/Non-Tobacco User	51	797.88	877.88
	Rating Area 7	Tobacco User/Non-Tobacco User	52	835.10	918.52
	Rating Area 7	Tobacco User/Non-Tobacco User	53	872.74	960.02
	Rating Area 7	Tobacco User/Non-Tobacco User	54	913.39	1004.51
	Rating Area 7	Tobacco User/Non-Tobacco User	55	954.03	1049.43
	Rating Area 7	Tobacco User/Non-Tobacco User	56	998.10	1097.78
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1042.59	1146.98
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1090.08	1199.17

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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	59	1113.61	1224.84
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	60	1161.09	1277.03
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	61	1202.16	1322.38
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	62	1229.12	1351.90
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	63	1262.91	1389.12
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1283.45	1411.79
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	246.86	246.86
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	15	268.80	268.80
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	16	277.19	277.19
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	17	285.58	285.58
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	18	294.62	294.62
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	19	303.65	303.65
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	20	313.01	313.01
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	21	322.69	354.96
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	22	322.69	354.96
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	23	322.69	354.96
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	24	322.69	354.96
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	25	323.98	356.25
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	26	330.43	363.35
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	27	338.18	372.06
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	28	350.76	385.94
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	29	361.09	397.23
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	30	366.25	403.04
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	31	374.00	411.43
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	32	381.74	419.82
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	33	386.58	425.30
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	34	391.75	430.79
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	35	394.33	433.69
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	36	396.91	436.60
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	37	399.49	439.50
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	38	402.07	442.41
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	39	407.23	447.89
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	40	412.40	453.70
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	41	420.14	462.09
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	42	427.56	470.48
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	43	437.89	481.78
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	44	450.80	495.97
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	45	465.96	512.43
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	46	484.03	532.44
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	47	504.36	554.70
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	48	527.60	580.52
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	49	550.51	605.69
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	50	576.32	634.09
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	51	601.82	662.16
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	52	629.89	692.81
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	53	658.29	724.12
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	54	688.94	757.68
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	55	719.60	791.56
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	56	752.83	828.02
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	57	786.39	865.13

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) 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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	58	822.21	904.50
	Rating Area 3	Tobacco User/Non-Tobacco User	59	839.96	923.86
	Rating Area 3	Tobacco User/Non-Tobacco User	60	875.78	963.23
	Rating Area 3	Tobacco User/Non-Tobacco User	61	906.76	997.43
	Rating Area 3	Tobacco User/Non-Tobacco User	62	927.09	1019.70
	Rating Area 3	Tobacco User/Non-Tobacco User	63	952.58	1047.77
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	968.07	1064.88
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	968.07	1064.88
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	321.95	321.95
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	15	350.57	350.57
	Rating Area 6	Tobacco User/Non-Tobacco User	16	361.51	361.51
	Rating Area 6	Tobacco User/Non-Tobacco User	17	372.46	372.46
	Rating Area 6	Tobacco User/Non-Tobacco User	18	384.24	384.24
	Rating Area 6	Tobacco User/Non-Tobacco User	19	396.02	396.02
	Rating Area 6	Tobacco User/Non-Tobacco User	20	408.23	408.23
	Rating Area 6	Tobacco User/Non-Tobacco User	21	420.86	462.94
	Rating Area 6	Tobacco User/Non-Tobacco User	22	420.86	462.94
	Rating Area 6	Tobacco User/Non-Tobacco User	23	420.86	462.94
	Rating Area 6	Tobacco User/Non-Tobacco User	24	420.86	462.94
	Rating Area 6	Tobacco User/Non-Tobacco User	25	422.54	464.62
	Rating Area 6	Tobacco User/Non-Tobacco User	26	430.95	473.88
	Rating Area 6	Tobacco User/Non-Tobacco User	27	441.06	485.24
	Rating Area 6	Tobacco User/Non-Tobacco User	28	457.47	503.34
	Rating Area 6	Tobacco User/Non-Tobacco User	29	470.94	518.07
	Rating Area 6	Tobacco User/Non-Tobacco User	30	477.67	525.65
	Rating Area 6	Tobacco User/Non-Tobacco User	31	487.77	536.59
	Rating Area 6	Tobacco User/Non-Tobacco User	32	497.87	547.53
	Rating Area 6	Tobacco User/Non-Tobacco User	33	504.18	554.69
	Rating Area 6	Tobacco User/Non-Tobacco User	34	510.92	561.84
	Rating Area 6	Tobacco User/Non-Tobacco User	35	514.28	565.63
	Rating Area 6	Tobacco User/Non-Tobacco User	36	517.65	569.42
	Rating Area 6	Tobacco User/Non-Tobacco User	37	521.02	573.20
	Rating Area 6	Tobacco User/Non-Tobacco User	38	524.38	576.99
	Rating Area 6	Tobacco User/Non-Tobacco User	39	531.12	584.15
	Rating Area 6	Tobacco User/Non-Tobacco User	40	537.85	591.72
	Rating Area 6	Tobacco User/Non-Tobacco User	41	547.95	602.66
	Rating Area 6	Tobacco User/Non-Tobacco User	42	557.63	613.61
	Rating Area 6	Tobacco User/Non-Tobacco User	43	571.10	628.34
	Rating Area 6	Tobacco User/Non-Tobacco User	44	587.93	646.85
	Rating Area 6	Tobacco User/Non-Tobacco User	45	607.71	668.32
	Rating Area 6	Tobacco User/Non-Tobacco User	46	631.28	694.41
	Rating Area 6	Tobacco User/Non-Tobacco User	47	657.79	723.45
	Rating Area 6	Tobacco User/Non-Tobacco User	48	688.10	757.12
	Rating Area 6	Tobacco User/Non-Tobacco User	49	717.98	789.94
	Rating Area 6	Tobacco User/Non-Tobacco User	50	751.65	826.98
	Rating Area 6	Tobacco User/Non-Tobacco User	51	784.89	863.59
	Rating Area 6	Tobacco User/Non-Tobacco User	52	821.51	903.57
	Rating Area 6	Tobacco User/Non-Tobacco User	53	858.54	944.40
	Rating Area 6	Tobacco User/Non-Tobacco User	54	898.52	988.17
	Rating Area 6	Tobacco User/Non-Tobacco User	55	938.50	1032.36
	Rating Area 6	Tobacco User/Non-Tobacco User	56	981.85	1079.91
	Rating Area 6	Tobacco User/Non-Tobacco User	56	981.85	1079.91

2021 Rates Table Template v10.0	All fields with an asterisk (<i>*</i>) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
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	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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	57	1025.62	1128.31
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1072.34	1179.65
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1095.48	1204.91
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1142.20	1256.25
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1182.60	1300.86
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1209.11	1329.90
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1242.36	1366.51
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1262.56	1388.82
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	290.80	290.80
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	15	316.65	316.65
	Rating Area 9	Tobacco User/Non-Tobacco User	16	326.53	326.53
	Rating Area 9	Tobacco User/Non-Tobacco User	17	336.41	336.41
	Rating Area 9	Tobacco User/Non-Tobacco User	18	347.06	347.06
	Rating Area 9	Tobacco User/Non-Tobacco User	19	357.70	357.70
	Rating Area 9	Tobacco User/Non-Tobacco User	20	368.72	368.72
	Rating Area 9	Tobacco User/Non-Tobacco User	21	380.13	418.14
	Rating Area 9	Tobacco User/Non-Tobacco User	22	380.13	418.14
	Rating Area 9	Tobacco User/Non-Tobacco User	23	380.13	418.14
	Rating Area 9	Tobacco User/Non-Tobacco User	24	380.13	418.14
	Rating Area 9	Tobacco User/Non-Tobacco User	25	381.65	419.66
	Rating Area 9	Tobacco User/Non-Tobacco User	26	389.25	428.02
	Rating Area 9	Tobacco User/Non-Tobacco User	27	398.37	438.29
	Rating Area 9	Tobacco User/Non-Tobacco User	28	413.20	454.63
	Rating Area 9	Tobacco User/Non-Tobacco User	29	425.36	467.94
	Rating Area 9	Tobacco User/Non-Tobacco User	30	431.44	474.78
	Rating Area 9	Tobacco User/Non-Tobacco User	31	440.57	484.66
	Rating Area 9	Tobacco User/Non-Tobacco User	32	449.69	494.54
	Rating Area 9	Tobacco User/Non-Tobacco User	33	455.39	501.01
	Rating Area 9	Tobacco User/Non-Tobacco User	34	461.47	507.47
	Rating Area 9	Tobacco User/Non-Tobacco User	35	464.51	510.89
	Rating Area 9	Tobacco User/Non-Tobacco User	36	467.56	514.31
	Rating Area 9	Tobacco User/Non-Tobacco User	37	470.60	517.73
	Rating Area 9	Tobacco User/Non-Tobacco User	38	473.64	521.15
	Rating Area 9	Tobacco User/Non-Tobacco User	39	479.72	527.62
	Rating Area 9	Tobacco User/Non-Tobacco User	40	485.80	534.46
	Rating Area 9	Tobacco User/Non-Tobacco User	41	494.92	544.34
	Rating Area 9	Tobacco User/Non-Tobacco User	42	503.67	554.22
	Rating Area 9	Tobacco User/Non-Tobacco User	43	515.83	567.53
	Rating Area 9	Tobacco User/Non-Tobacco User	44	531.04	584.25
	Rating Area 9	Tobacco User/Non-Tobacco User	45	548.90	603.64
	Rating Area 9	Tobacco User/Non-Tobacco User	46	570.19	627.21
	Rating Area 9	Tobacco User/Non-Tobacco User	47	594.14	653.44
	Rating Area 9	Tobacco User/Non-Tobacco User	48	621.51	683.85
	Rating Area 9	Tobacco User/Non-Tobacco User	49	648.50	713.50
	Rating Area 9	Tobacco User/Non-Tobacco User	50	678.91	746.95
	Rating Area 9	Tobacco User/Non-Tobacco User	51	708.94	780.02
	Rating Area 9	Tobacco User/Non-Tobacco User	52	742.01	816.13
	Rating Area 9	Tobacco User/Non-Tobacco User	53	775.46	853.00
	Rating Area 9	Tobacco User/Non-Tobacco User	54	811.57	892.54
	Rating Area 9	Tobacco User/Non-Tobacco User	55	847.68	932.45

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	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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	56	886.83	975.40
	Rating Area 9	Tobacco User/Non-Tobacco User	57	926.37	1019.12
	Rating Area 9	Tobacco User/Non-Tobacco User	58	968.56	1065.49
	Rating Area 9	Tobacco User/Non-Tobacco User	59	989.47	1088.30
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1031.66	1134.68
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1068.15	1174.97
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1092.10	1201.20
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1122.13	1234.27
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1140.38	1254.42
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	305.55	305.55
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	15	332.71	332.71
	Rating Area 5	Tobacco User/Non-Tobacco User	16	343.09	343.09
	Rating Area 5	Tobacco User/Non-Tobacco User	17	353.47	353.47
	Rating Area 5	Tobacco User/Non-Tobacco User	18	364.66	364.66
	Rating Area 5	Tobacco User/Non-Tobacco User	19	375.84	375.84
	Rating Area 5	Tobacco User/Non-Tobacco User	20	387.42	387.42
	Rating Area 5	Tobacco User/Non-Tobacco User	21	399.41	439.35
	Rating Area 5	Tobacco User/Non-Tobacco User	22	399.41	439.35
	Rating Area 5	Tobacco User/Non-Tobacco User	23	399.41	439.35
	Rating Area 5	Tobacco User/Non-Tobacco User	24	399.41	439.35
	Rating Area 5	Tobacco User/Non-Tobacco User	25	401.00	440.94
	Rating Area 5	Tobacco User/Non-Tobacco User	26	408.99	449.73
	Rating Area 5	Tobacco User/Non-Tobacco User	27	418.58	460.52
	Rating Area 5	Tobacco User/Non-Tobacco User	28	434.15	477.69
	Rating Area 5	Tobacco User/Non-Tobacco User	29	446.94	491.67
	Rating Area 5	Tobacco User/Non-Tobacco User	30	453.33	498.86
	Rating Area 5	Tobacco User/Non-Tobacco User	31	462.91	509.24
	Rating Area 5	Tobacco User/Non-Tobacco User	32	472.50	519.63
	Rating Area 5	Tobacco User/Non-Tobacco User	33	478.49	526.42
	Rating Area 5	Tobacco User/Non-Tobacco User	34	484.88	533.21
	Rating Area 5	Tobacco User/Non-Tobacco User	35	488.07	536.80
	Rating Area 5	Tobacco User/Non-Tobacco User	36	491.27	540.40
	Rating Area 5	Tobacco User/Non-Tobacco User	37	494.46	543.99
	Rating Area 5	Tobacco User/Non-Tobacco User	38	497.66	547.59
	Rating Area 5	Tobacco User/Non-Tobacco User	39	504.05	554.38
	Rating Area 5	Tobacco User/Non-Tobacco User	40	510.44	561.57
	Rating Area 5	Tobacco User/Non-Tobacco User	41	520.03	571.95
	Rating Area 5	Tobacco User/Non-Tobacco User	42	529.21	582.33
	Rating Area 5	Tobacco User/Non-Tobacco User	43	541.99	596.31
	Rating Area 5	Tobacco User/Non-Tobacco User	44	557.97	613.89
	Rating Area 5	Tobacco User/Non-Tobacco User	45	576.74	634.26
	Rating Area 5	Tobacco User/Non-Tobacco User	46	599.11	659.02
	Rating Area 5	Tobacco User/Non-Tobacco User	47	624.27	686.58
	Rating Area 5	Tobacco User/Non-Tobacco User	48	653.03	718.53
	Rating Area 5	Tobacco User/Non-Tobacco User	49	681.39	749.69
	Rating Area 5	Tobacco User/Non-Tobacco User	50	713.34	784.83
	Rating Area 5	Tobacco User/Non-Tobacco User	51	744.89	819.58
	Rating Area 5	Tobacco User/Non-Tobacco User	52	779.64	857.53
	Rating Area 5	Tobacco User/Non-Tobacco User	53	814.79	896.27
	Rating Area 5	Tobacco User/Non-Tobacco User	54	852.73	937.81

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		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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	55	890.68	979.74
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	56	931.81	1024.88
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	57	973.35	1070.81
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	58	1017.69	1119.54
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	59	1039.65	1143.50
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	60	1083.99	1192.23
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	61	1122.33	1234.56
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	62	1147.49	1262.12
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	63	1179.05	1296.87
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1198.22	1318.04
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	298.57	298.57
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	15	325.10	325.10
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	16	335.25	335.25
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	17	345.40	345.40
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	18	356.33	356.33
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	19	367.26	367.26
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	20	378.57	378.57
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	21	390.29	429.31
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	22	390.29	429.31
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	23	390.29	429.31
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	24	390.29	429.31
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	25	391.84	430.87
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	26	399.65	439.46
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	27	409.02	449.99
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	28	424.24	466.78
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	29	436.73	480.44
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	30	442.97	487.46
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	31	452.34	497.61
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	32	461.70	507.76
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	33	467.56	514.39
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	34	473.80	521.03
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	35	476.92	524.54
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	36	480.05	528.05
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	37	483.17	531.56
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	38	486.29	535.08
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	39	492.54	541.71
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	40	498.78	548.74
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	41	508.15	558.88
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	42	517.12	569.03
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	43	529.61	582.69
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	44	545.22	599.86
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	45	563.57	619.77
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	46	585.42	643.96
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	47	610.01	670.89
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	48	638.11	702.12
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	49	665.82	732.56
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	50	697.04	766.90
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	51	727.88	800.86
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	52	761.83	837.93
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	53	796.17	875.79

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		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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	54	833.25	916.38
	Rating Area 2	Tobacco User/Non-Tobacco User	55	870.33	957.36
	Rating Area 2	Tobacco User/Non-Tobacco User	56	910.53	1001.46
	Rating Area 2	Tobacco User/Non-Tobacco User	57	951.12	1046.35
	Rating Area 2	Tobacco User/Non-Tobacco User	58	994.44	1093.96
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1015.90	1117.38
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1059.22	1164.99
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1096.69	1206.36
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1121.28	1233.29
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1152.11	1267.24
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1170.84	1287.93
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	294.12	294.12
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	15	320.27	320.27
	Rating Area 3	Tobacco User/Non-Tobacco User	16	330.26	330.26
	Rating Area 3	Tobacco User/Non-Tobacco User	17	340.26	340.26
	Rating Area 3	Tobacco User/Non-Tobacco User	18	351.03	351.03
	Rating Area 3	Tobacco User/Non-Tobacco User	19	361.79	361.79
	Rating Area 3	Tobacco User/Non-Tobacco User	20	372.94	372.94
	Rating Area 3	Tobacco User/Non-Tobacco User	21	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	22	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	23	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	24	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	25	386.01	424.46
	Rating Area 3	Tobacco User/Non-Tobacco User	26	393.70	432.92
	Rating Area 3	Tobacco User/Non-Tobacco User	27	402.93	443.30
	Rating Area 3	Tobacco User/Non-Tobacco User	28	417.92	459.83
	Rating Area 3	Tobacco User/Non-Tobacco User	29	430.23	473.29
	Rating Area 3	Tobacco User/Non-Tobacco User	30	436.38	480.21
	Rating Area 3	Tobacco User/Non-Tobacco User	31	445.61	490.21
	Rating Area 3	Tobacco User/Non-Tobacco User	32	454.83	500.20
	Rating Area 3	Tobacco User/Non-Tobacco User	33	460.60	506.74
	Rating Area 3	Tobacco User/Non-Tobacco User	34	466.75	513.27
	Rating Area 3	Tobacco User/Non-Tobacco User	35	469.83	516.73
	Rating Area 3	Tobacco User/Non-Tobacco User	36	472.90	520.19
	Rating Area 3	Tobacco User/Non-Tobacco User	37	475.98	523.66
	Rating Area 3	Tobacco User/Non-Tobacco User	38	479.06	527.12
	Rating Area 3	Tobacco User/Non-Tobacco User	39	485.21	533.65
	Rating Area 3	Tobacco User/Non-Tobacco User	40	491.36	540.57
	Rating Area 3	Tobacco User/Non-Tobacco User	41	500.59	550.57
	Rating Area 3	Tobacco User/Non-Tobacco User	42	509.43	560.56
	Rating Area 3	Tobacco User/Non-Tobacco User	43	521.73	574.02
	Rating Area 3	Tobacco User/Non-Tobacco User	44	537.11	590.94
	Rating Area 3	Tobacco User/Non-Tobacco User	45	555.18	610.55
	Rating Area 3	Tobacco User/Non-Tobacco User	46	576.71	634.38
	Rating Area 3	Tobacco User/Non-Tobacco User	47	600.93	660.91
	Rating Area 3	Tobacco User/Non-Tobacco User	48	628.62	691.67
	Rating Area 3	Tobacco User/Non-Tobacco User	49	655.91	721.66
	Rating Area 3	Tobacco User/Non-Tobacco User	50	686.67	755.49
	Rating Area 3	Tobacco User/Non-Tobacco User	51	717.05	788.94
	Rating Area 3	Tobacco User/Non-Tobacco User	52	750.50	825.47

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*	75729			
	Rate Effective Date*	1/1/2021			
	Rate Expiration Date*	12/31/2021			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	53	784.33	862.76
	Rating Area 3	Tobacco User/Non-Tobacco User	54	820.85	902.75
	Rating Area 3	Tobacco User/Non-Tobacco User	55	857.38	943.12
	Rating Area 3	Tobacco User/Non-Tobacco User	56	896.98	986.56
	Rating Area 3	Tobacco User/Non-Tobacco User	57	936.97	1030.78
	Rating Area 3	Tobacco User/Non-Tobacco User	58	979.64	1077.68
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1000.79	1100.75
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1043.47	1147.66
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1080.38	1188.41
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1104.60	1214.94
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1134.97	1248.39
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1153.43	1268.77
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	383.60	383.60
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	15	417.70	417.70
	Rating Area 6	Tobacco User/Non-Tobacco User	16	430.73	430.73
	Rating Area 6	Tobacco User/Non-Tobacco User	17	443.77	443.77
	Rating Area 6	Tobacco User/Non-Tobacco User	18	457.81	457.81
	Rating Area 6	Tobacco User/Non-Tobacco User	19	471.85	471.85
	Rating Area 6	Tobacco User/Non-Tobacco User	20	486.39	486.39
	Rating Area 6	Tobacco User/Non-Tobacco User	21	501.44	551.58
	Rating Area 6	Tobacco User/Non-Tobacco User	22	501.44	551.58
	Rating Area 6	Tobacco User/Non-Tobacco User	23	501.44	551.58
	Rating Area 6	Tobacco User/Non-Tobacco User	24	501.44	551.58
	Rating Area 6	Tobacco User/Non-Tobacco User	25	503.44	553.58
	Rating Area 6	Tobacco User/Non-Tobacco User	26	513.47	564.62
	Rating Area 6	Tobacco User/Non-Tobacco User	27	525.50	578.15
	Rating Area 6	Tobacco User/Non-Tobacco User	28	545.06	599.72
	Rating Area 6	Tobacco User/Non-Tobacco User	29	561.11	617.27
	Rating Area 6	Tobacco User/Non-Tobacco User	30	569.13	626.29
	Rating Area 6	Tobacco User/Non-Tobacco User	31	581.16	639.33
	Rating Area 6	Tobacco User/Non-Tobacco User	32	593.20	652.37
	Rating Area 6	Tobacco User/Non-Tobacco User	33	600.72	660.89
	Rating Area 6	Tobacco User/Non-Tobacco User	34	608.74	669.42
	Rating Area 6	Tobacco User/Non-Tobacco User	35	612.75	673.93
	Rating Area 6	Tobacco User/Non-Tobacco User	36	616.77	678.44
	Rating Area 6	Tobacco User/Non-Tobacco User	37	620.78	682.95
	Rating Area 6	Tobacco User/Non-Tobacco User	38	624.79	687.47
	Rating Area 6	Tobacco User/Non-Tobacco User	39	632.81	695.99
	Rating Area 6	Tobacco User/Non-Tobacco User	40	640.83	705.02
	Rating Area 6	Tobacco User/Non-Tobacco User	41	652.87	718.06
	Rating Area 6	Tobacco User/Non-Tobacco User	42	664.40	731.09
	Rating Area 6	Tobacco User/Non-Tobacco User	43	680.45	748.64
	Rating Area 6	Tobacco User/Non-Tobacco User	44	700.50	770.71
	Rating Area 6	Tobacco User/Non-Tobacco User	45	724.07	796.28
	Rating Area 6	Tobacco User/Non-Tobacco User	46	752.15	827.37
	Rating Area 6	Tobacco User/Non-Tobacco User	47	783.74	861.97
	Rating Area 6	Tobacco User/Non-Tobacco User	48	819.85	902.08
	Rating Area 6	Tobacco User/Non-Tobacco User	49	855.45	941.19
	Rating Area 6	Tobacco User/Non-Tobacco User	50	895.56	985.32
	Rating Area 6	Tobacco User/Non-Tobacco User	51	935.18	1028.94

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) 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*	75729				
	Rate Effective Date*	1/1/2021			
	Rate Expiration Date*	12/31/2021			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	52	978.80	1076.58
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1022.93	1125.22
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1070.56	1177.37
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1118.20	1230.02
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1169.85	1286.68
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1222.00	1344.35
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1277.66	1405.52
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1305.24	1435.61
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1360.90	1496.78
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1409.03	1549.94
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1440.62	1584.54
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1480.24	1628.16
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1504.31	1654.74
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	346.48	346.48
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	15	377.27	377.27
	Rating Area 9	Tobacco User/Non-Tobacco User	16	389.05	389.05
	Rating Area 9	Tobacco User/Non-Tobacco User	17	400.82	400.82
	Rating Area 9	Tobacco User/Non-Tobacco User	18	413.51	413.51
	Rating Area 9	Tobacco User/Non-Tobacco User	19	426.19	426.19
	Rating Area 9	Tobacco User/Non-Tobacco User	20	439.32	439.32
	Rating Area 9	Tobacco User/Non-Tobacco User	21	452.91	498.21
	Rating Area 9	Tobacco User/Non-Tobacco User	22	452.91	498.21
	Rating Area 9	Tobacco User/Non-Tobacco User	23	452.91	498.21
	Rating Area 9	Tobacco User/Non-Tobacco User	24	452.91	498.21
	Rating Area 9	Tobacco User/Non-Tobacco User	25	454.72	500.01
	Rating Area 9	Tobacco User/Non-Tobacco User	26	463.78	509.98
	Rating Area 9	Tobacco User/Non-Tobacco User	27	474.65	522.20
	Rating Area 9	Tobacco User/Non-Tobacco User	28	492.31	541.68
	Rating Area 9	Tobacco User/Non-Tobacco User	29	506.81	557.53
	Rating Area 9	Tobacco User/Non-Tobacco User	30	514.05	565.68
	Rating Area 9	Tobacco User/Non-Tobacco User	31	524.92	577.46
	Rating Area 9	Tobacco User/Non-Tobacco User	32	535.79	589.23
	Rating Area 9	Tobacco User/Non-Tobacco User	33	542.59	596.93
	Rating Area 9	Tobacco User/Non-Tobacco User	34	549.83	604.63
	Rating Area 9	Tobacco User/Non-Tobacco User	35	553.46	608.71
	Rating Area 9	Tobacco User/Non-Tobacco User	36	557.08	612.79
	Rating Area 9	Tobacco User/Non-Tobacco User	37	560.70	616.86
	Rating Area 9	Tobacco User/Non-Tobacco User	38	564.32	620.94
	Rating Area 9	Tobacco User/Non-Tobacco User	39	571.57	628.64
	Rating Area 9	Tobacco User/Non-Tobacco User	40	578.82	636.79
	Rating Area 9	Tobacco User/Non-Tobacco User	41	589.69	648.57
	Rating Area 9	Tobacco User/Non-Tobacco User	42	600.10	660.34
	Rating Area 9	Tobacco User/Non-Tobacco User	43	614.60	676.19
	Rating Area 9	Tobacco User/Non-Tobacco User	44	632.71	696.12
	Rating Area 9	Tobacco User/Non-Tobacco User	45	654.00	719.22
	Rating Area 9	Tobacco User/Non-Tobacco User	46	679.36	747.30
	Rating Area 9	Tobacco User/Non-Tobacco User	47	707.90	778.55
	Rating Area 9	Tobacco User/Non-Tobacco User	48	740.51	814.78
	Rating Area 9	Tobacco User/Non-Tobacco User	49	772.66	850.11
	Rating Area 9	Tobacco User/Non-Tobacco User	50	808.90	889.97

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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	51	844.68	929.37
	Rating Area 9	Tobacco User/Non-Tobacco User	52	884.08	972.40
	Rating Area 9	Tobacco User/Non-Tobacco User	53	923.93	1016.33
	Rating Area 9	Tobacco User/Non-Tobacco User	54	966.96	1063.43
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1009.99	1110.99
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1056.64	1162.16
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1103.74	1214.25
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1154.01	1269.50
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1178.92	1296.68
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1229.20	1351.93
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1272.67	1399.94
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1301.21	1431.19
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1336.99	1470.60
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1358.73	1494.60
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	294.12	294.12
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	15	320.27	320.27
	Rating Area 3	Tobacco User/Non-Tobacco User	16	330.26	330.26
	Rating Area 3	Tobacco User/Non-Tobacco User	17	340.26	340.26
	Rating Area 3	Tobacco User/Non-Tobacco User	18	351.03	351.03
	Rating Area 3	Tobacco User/Non-Tobacco User	19	361.79	361.79
	Rating Area 3	Tobacco User/Non-Tobacco User	20	372.94	372.94
	Rating Area 3	Tobacco User/Non-Tobacco User	21	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	22	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	23	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	24	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	25	386.01	424.46
	Rating Area 3	Tobacco User/Non-Tobacco User	26	393.70	432.92
	Rating Area 3	Tobacco User/Non-Tobacco User	27	402.93	443.30
	Rating Area 3	Tobacco User/Non-Tobacco User	28	417.92	459.83
	Rating Area 3	Tobacco User/Non-Tobacco User	29	430.23	473.29
	Rating Area 3	Tobacco User/Non-Tobacco User	30	436.38	480.21
	Rating Area 3	Tobacco User/Non-Tobacco User	31	445.61	490.21
	Rating Area 3	Tobacco User/Non-Tobacco User	32	454.83	500.20
	Rating Area 3	Tobacco User/Non-Tobacco User	33	460.60	506.74
	Rating Area 3	Tobacco User/Non-Tobacco User	34	466.75	513.27
	Rating Area 3	Tobacco User/Non-Tobacco User	35	469.83	516.73
	Rating Area 3	Tobacco User/Non-Tobacco User	36	472.90	520.19
	Rating Area 3	Tobacco User/Non-Tobacco User	37	475.98	523.66
	Rating Area 3	Tobacco User/Non-Tobacco User	38	479.06	527.12
	Rating Area 3	Tobacco User/Non-Tobacco User	39	485.21	533.65
	Rating Area 3	Tobacco User/Non-Tobacco User	40	491.36	540.57
	Rating Area 3	Tobacco User/Non-Tobacco User	41	500.59	550.57
	Rating Area 3	Tobacco User/Non-Tobacco User	42	509.43	560.56
	Rating Area 3	Tobacco User/Non-Tobacco User	43	521.73	574.02
	Rating Area 3	Tobacco User/Non-Tobacco User	44	537.11	590.94
	Rating Area 3	Tobacco User/Non-Tobacco User	45	555.18	610.55
	Rating Area 3	Tobacco User/Non-Tobacco User	46	576.71	634.38
	Rating Area 3	Tobacco User/Non-Tobacco User	47	600.93	660.91
	Rating Area 3	Tobacco User/Non-Tobacco User	48	628.62	691.67
	Rating Area 3	Tobacco User/Non-Tobacco User	49	655.91	721.66

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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	50	686.67	755.49
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	51	717.05	788.94
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	52	750.50	825.47
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	53	784.33	862.76
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	54	820.85	902.75
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	55	857.38	943.12
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	56	896.98	986.56
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	57	936.97	1030.78
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	58	979.64	1077.68
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	59	1000.79	1100.75
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	60	1043.47	1147.66
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	61	1080.38	1188.41
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	62	1104.60	1214.94
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	63	1134.97	1248.39
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1153.43	1268.77
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	383.60	383.60
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	15	417.70	417.70
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	16	430.73	430.73
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	17	443.77	443.77
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	18	457.81	457.81
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	19	471.85	471.85
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	20	486.39	486.39
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	21	501.44	551.58
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	22	501.44	551.58
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	23	501.44	551.58
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	24	501.44	551.58
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	25	503.44	553.58
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	26	513.47	564.62
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	27	525.50	578.15
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	28	545.06	599.72
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	29	561.11	617.27
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	30	569.13	626.29
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	31	581.16	639.33
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	32	593.20	652.37
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	33	600.72	660.89
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	34	608.74	669.42
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	35	612.75	673.93
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	36	616.77	678.44
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	37	620.78	682.95
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	38	624.79	687.47
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	39	632.81	695.99
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	40	640.83	705.02
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	41	652.87	718.06
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	42	664.40	731.09
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	43	680.45	748.64
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	44	700.50	770.71
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	45	724.07	796.28
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	46	752.15	827.37
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	47	783.74	861.97
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	48	819.85	902.08

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*	75729				
	Rate Effective Date*	1/1/2021			
	Rate Expiration Date*	12/31/2021			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	49	855.45	941.19
	Rating Area 6	Tobacco User/Non-Tobacco User	50	895.56	985.32
	Rating Area 6	Tobacco User/Non-Tobacco User	51	935.18	1028.94
	Rating Area 6	Tobacco User/Non-Tobacco User	52	978.80	1076.58
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1022.93	1125.22
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1070.56	1177.37
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1118.20	1230.02
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1169.85	1286.68
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1222.00	1344.35
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1277.66	1405.52
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1305.24	1435.61
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1360.90	1496.78
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1409.03	1549.94
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1440.62	1584.54
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1480.24	1628.16
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1504.31	1654.74
75729PA0012654	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	389.94	389.94
75729PA0012654	Rating Area 7	Tobacco User/Non-Tobacco User	15	424.61	424.61
	Rating Area 7	Tobacco User/Non-Tobacco User	16	437.86	437.86
	Rating Area 7	Tobacco User/Non-Tobacco User	17	451.11	451.11
	Rating Area 7	Tobacco User/Non-Tobacco User	18	465.38	465.38
	Rating Area 7	Tobacco User/Non-Tobacco User	19	479.66	479.66
	Rating Area 7	Tobacco User/Non-Tobacco User	20	494.44	494.44
	Rating Area 7	Tobacco User/Non-Tobacco User	21	509.74	560.71
	Rating Area 7	Tobacco User/Non-Tobacco User	22	509.74	560.71
	Rating Area 7	Tobacco User/Non-Tobacco User	23	509.74	560.71
	Rating Area 7	Tobacco User/Non-Tobacco User	24	509.74	560.71
	Rating Area 7	Tobacco User/Non-Tobacco User	25	511.77	562.74
	Rating Area 7	Tobacco User/Non-Tobacco User	26	521.96	573.96
	Rating Area 7	Tobacco User/Non-Tobacco User	27	534.20	587.72
	Rating Area 7	Tobacco User/Non-Tobacco User	28	554.08	609.64
	Rating Area 7	Tobacco User/Non-Tobacco User	29	570.39	627.48
	Rating Area 7	Tobacco User/Non-Tobacco User	30	578.54	636.65
	Rating Area 7	Tobacco User/Non-Tobacco User	31	590.78	649.91
	Rating Area 7	Tobacco User/Non-Tobacco User	32	603.01	663.16
	Rating Area 7	Tobacco User/Non-Tobacco User	33	610.66	671.82
	Rating Area 7	Tobacco User/Non-Tobacco User	34	618.81	680.49
	Rating Area 7	Tobacco User/Non-Tobacco User	35	622.89	685.08
	Rating Area 7	Tobacco User/Non-Tobacco User	36	626.97	689.66
	Rating Area 7	Tobacco User/Non-Tobacco User	37	631.05	694.25
	Rating Area 7	Tobacco User/Non-Tobacco User	38	635.12	698.84
	Rating Area 7	Tobacco User/Non-Tobacco User	39	643.28	707.51
	Rating Area 7	Tobacco User/Non-Tobacco User	40	651.44	716.68
	Rating Area 7	Tobacco User/Non-Tobacco User	41	663.67	729.93
	Rating Area 7	Tobacco User/Non-Tobacco User	42	675.39	743.19
	Rating Area 7	Tobacco User/Non-Tobacco User	43	691.70	761.03
	Rating Area 7	Tobacco User/Non-Tobacco User	44	712.09	783.46
	Rating Area 7	Tobacco User/Non-Tobacco User	45	736.05	809.45
	Rating Area 7	Tobacco User/Non-Tobacco User	46	764.60	841.05
	Rating Area 7	Tobacco User/Non-Tobacco User	47	796.71	876.23

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) 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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012654	Rating Area 7	Tobacco User/Non-Tobacco User	48	833.41	917.00
	Rating Area 7	Tobacco User/Non-Tobacco User	49	869.60	956.76
	Rating Area 7	Tobacco User/Non-Tobacco User	50	910.38	1001.62
	Rating Area 7	Tobacco User/Non-Tobacco User	51	950.65	1045.97
	Rating Area 7	Tobacco User/Non-Tobacco User	52	994.99	1094.39
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1039.85	1143.83
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1088.27	1196.85
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1136.70	1250.37
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1189.20	1307.97
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1242.21	1366.59
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1298.79	1428.77
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1326.83	1459.36
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1383.41	1521.54
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1432.34	1575.58
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1464.45	1610.75
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1504.72	1655.09
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1529.19	1682.11
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	294.12	294.12
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	15	320.27	320.27
	Rating Area 3	Tobacco User/Non-Tobacco User	16	330.26	330.26
	Rating Area 3	Tobacco User/Non-Tobacco User	17	340.26	340.26
	Rating Area 3	Tobacco User/Non-Tobacco User	18	351.03	351.03
	Rating Area 3	Tobacco User/Non-Tobacco User	19	361.79	361.79
	Rating Area 3	Tobacco User/Non-Tobacco User	20	372.94	372.94
	Rating Area 3	Tobacco User/Non-Tobacco User	21	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	22	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	23	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	24	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	25	386.01	424.46
	Rating Area 3	Tobacco User/Non-Tobacco User	26	393.70	432.92
	Rating Area 3	Tobacco User/Non-Tobacco User	27	402.93	443.30
	Rating Area 3	Tobacco User/Non-Tobacco User	28	417.92	459.83
	Rating Area 3	Tobacco User/Non-Tobacco User	29	430.23	473.29
	Rating Area 3	Tobacco User/Non-Tobacco User	30	436.38	480.21
	Rating Area 3	Tobacco User/Non-Tobacco User	31	445.61	490.21
	Rating Area 3	Tobacco User/Non-Tobacco User	32	454.83	500.20
	Rating Area 3	Tobacco User/Non-Tobacco User	33	460.60	506.74
	Rating Area 3	Tobacco User/Non-Tobacco User	34	466.75	513.27
	Rating Area 3	Tobacco User/Non-Tobacco User	35	469.83	516.73
	Rating Area 3	Tobacco User/Non-Tobacco User	36	472.90	520.19
	Rating Area 3	Tobacco User/Non-Tobacco User	37	475.98	523.66
	Rating Area 3	Tobacco User/Non-Tobacco User	38	479.06	527.12
	Rating Area 3	Tobacco User/Non-Tobacco User	39	485.21	533.65
	Rating Area 3	Tobacco User/Non-Tobacco User	40	491.36	540.57
	Rating Area 3	Tobacco User/Non-Tobacco User	41	500.59	550.57
	Rating Area 3	Tobacco User/Non-Tobacco User	42	509.43	560.56
	Rating Area 3	Tobacco User/Non-Tobacco User	43	521.73	574.02
	Rating Area 3	Tobacco User/Non-Tobacco User	44	537.11	590.94
	Rating Area 3	Tobacco User/Non-Tobacco User	45	555.18	610.55
	Rating Area 3	Tobacco User/Non-Tobacco User	46	576.71	634.38

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) 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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	47	600.93	660.91
	Rating Area 3	Tobacco User/Non-Tobacco User	48	628.62	691.67
	Rating Area 3	Tobacco User/Non-Tobacco User	49	655.91	721.66
	Rating Area 3	Tobacco User/Non-Tobacco User	50	686.67	755.49
	Rating Area 3	Tobacco User/Non-Tobacco User	51	717.05	788.94
	Rating Area 3	Tobacco User/Non-Tobacco User	52	750.50	825.47
	Rating Area 3	Tobacco User/Non-Tobacco User	53	784.33	862.76
	Rating Area 3	Tobacco User/Non-Tobacco User	54	820.85	902.75
	Rating Area 3	Tobacco User/Non-Tobacco User	55	857.38	943.12
	Rating Area 3	Tobacco User/Non-Tobacco User	56	896.98	986.56
	Rating Area 3	Tobacco User/Non-Tobacco User	57	936.97	1030.78
	Rating Area 3	Tobacco User/Non-Tobacco User	58	979.64	1077.68
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1000.79	1100.75
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1043.47	1147.66
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1080.38	1188.41
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1104.60	1214.94
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1134.97	1248.39
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1153.43	1268.77
75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	294.12	294.12
75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	15	320.27	320.27
	Rating Area 3	Tobacco User/Non-Tobacco User	16	330.26	330.26
	Rating Area 3	Tobacco User/Non-Tobacco User	17	340.26	340.26
	Rating Area 3	Tobacco User/Non-Tobacco User	18	351.03	351.03
	Rating Area 3	Tobacco User/Non-Tobacco User	19	361.79	361.79
	Rating Area 3	Tobacco User/Non-Tobacco User	20	372.94	372.94
	Rating Area 3	Tobacco User/Non-Tobacco User	21	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	22	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	23	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	24	384.48	422.93
	Rating Area 3	Tobacco User/Non-Tobacco User	25	386.01	424.46
	Rating Area 3	Tobacco User/Non-Tobacco User	26	393.70	432.92
	Rating Area 3	Tobacco User/Non-Tobacco User	27	402.93	443.30
	Rating Area 3	Tobacco User/Non-Tobacco User	28	417.92	459.83
	Rating Area 3	Tobacco User/Non-Tobacco User	29	430.23	473.29
	Rating Area 3	Tobacco User/Non-Tobacco User	30	436.38	480.21
	Rating Area 3	Tobacco User/Non-Tobacco User	31	445.61	490.21
	Rating Area 3	Tobacco User/Non-Tobacco User	32	454.83	500.20
	Rating Area 3	Tobacco User/Non-Tobacco User	33	460.60	506.74
	Rating Area 3	Tobacco User/Non-Tobacco User	34	466.75	513.27
	Rating Area 3	Tobacco User/Non-Tobacco User	35	469.83	516.73
	Rating Area 3	Tobacco User/Non-Tobacco User	36	472.90	520.19
	Rating Area 3	Tobacco User/Non-Tobacco User	37	475.98	523.66
	Rating Area 3	Tobacco User/Non-Tobacco User	38	479.06	527.12
	Rating Area 3	Tobacco User/Non-Tobacco User	39	485.21	533.65
	Rating Area 3	Tobacco User/Non-Tobacco User	40	491.36	540.57
	Rating Area 3	Tobacco User/Non-Tobacco User	41	500.59	550.57
	Rating Area 3	Tobacco User/Non-Tobacco User	42	509.43	560.56
	Rating Area 3	Tobacco User/Non-Tobacco User	43	521.73	574.02
	Rating Area 3	Tobacco User/Non-Tobacco User	44	537.11	590.94
	Rating Area 3	Tobacco User/Non-Tobacco User	45	555.18	610.55

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*	75729					
	Rate Effective Date*	1/1/2021				
	Rate Expiration Date*	12/31/2021				
	Rating Method*	Age-Based Rates				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	46	576.71	634.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	600.93	660.91	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	628.62	691.67	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	655.91	721.66	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	686.67	755.49	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	717.05	788.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	750.50	825.47	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	784.33	862.76	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	820.85	902.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	857.38	943.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	896.98	986.56	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	936.97	1030.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	979.64	1077.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1000.79	1100.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1043.47	1147.66	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1080.38	1188.41	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1104.60	1214.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1134.97	1248.39	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1153.43	1268.77	
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	383.60	383.60	
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	15	417.70	417.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	430.73	430.73	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	443.77	443.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	457.81	457.81	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	471.85	471.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	486.39	486.39	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	501.44	551.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	501.44	551.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	501.44	551.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	501.44	551.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	503.44	553.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	513.47	564.62	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	525.50	578.15	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	545.06	599.72	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	561.11	617.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	569.13	626.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	581.16	639.33	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	593.20	652.37	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	600.72	660.89	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	608.74	669.42	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	612.75	673.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	616.77	678.44	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	620.78	682.95	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	624.79	687.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	632.81	695.99	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	640.83	705.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	652.87	718.06	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	664.40	731.09	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	680.45	748.64	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	700.50	770.71	

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) 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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	45	724.07	796.28
	Rating Area 6	Tobacco User/Non-Tobacco User	46	752.15	827.37
	Rating Area 6	Tobacco User/Non-Tobacco User	47	783.74	861.97
	Rating Area 6	Tobacco User/Non-Tobacco User	48	819.85	902.08
	Rating Area 6	Tobacco User/Non-Tobacco User	49	855.45	941.19
	Rating Area 6	Tobacco User/Non-Tobacco User	50	895.56	985.32
	Rating Area 6	Tobacco User/Non-Tobacco User	51	935.18	1028.94
	Rating Area 6	Tobacco User/Non-Tobacco User	52	978.80	1076.58
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1022.93	1125.22
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1070.56	1177.37
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1118.20	1230.02
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1169.85	1286.68
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1222.00	1344.35
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1277.66	1405.52
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1305.24	1435.61
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1360.90	1496.78
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1409.03	1549.94
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1440.62	1584.54
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1480.24	1628.16
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1504.31	1654.74
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	346.48	346.48
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	15	377.27	377.27
	Rating Area 9	Tobacco User/Non-Tobacco User	16	389.05	389.05
	Rating Area 9	Tobacco User/Non-Tobacco User	17	400.82	400.82
	Rating Area 9	Tobacco User/Non-Tobacco User	18	413.51	413.51
	Rating Area 9	Tobacco User/Non-Tobacco User	19	426.19	426.19
	Rating Area 9	Tobacco User/Non-Tobacco User	20	439.32	439.32
	Rating Area 9	Tobacco User/Non-Tobacco User	21	452.91	498.21
	Rating Area 9	Tobacco User/Non-Tobacco User	22	452.91	498.21
	Rating Area 9	Tobacco User/Non-Tobacco User	23	452.91	498.21
	Rating Area 9	Tobacco User/Non-Tobacco User	24	452.91	498.21
	Rating Area 9	Tobacco User/Non-Tobacco User	25	454.72	500.01
	Rating Area 9	Tobacco User/Non-Tobacco User	26	463.78	509.98
	Rating Area 9	Tobacco User/Non-Tobacco User	27	474.65	522.20
	Rating Area 9	Tobacco User/Non-Tobacco User	28	492.31	541.68
	Rating Area 9	Tobacco User/Non-Tobacco User	29	506.81	557.53
	Rating Area 9	Tobacco User/Non-Tobacco User	30	514.05	565.68
	Rating Area 9	Tobacco User/Non-Tobacco User	31	524.92	577.46
	Rating Area 9	Tobacco User/Non-Tobacco User	32	535.79	589.23
	Rating Area 9	Tobacco User/Non-Tobacco User	33	542.59	596.93
	Rating Area 9	Tobacco User/Non-Tobacco User	34	549.83	604.63
	Rating Area 9	Tobacco User/Non-Tobacco User	35	553.46	608.71
	Rating Area 9	Tobacco User/Non-Tobacco User	36	557.08	612.79
	Rating Area 9	Tobacco User/Non-Tobacco User	37	560.70	616.86
	Rating Area 9	Tobacco User/Non-Tobacco User	38	564.32	620.94
	Rating Area 9	Tobacco User/Non-Tobacco User	39	571.57	628.64
	Rating Area 9	Tobacco User/Non-Tobacco User	40	578.82	636.79
	Rating Area 9	Tobacco User/Non-Tobacco User	41	589.69	648.57
	Rating Area 9	Tobacco User/Non-Tobacco User	42	600.10	660.34
	Rating Area 9	Tobacco User/Non-Tobacco User	43	614.60	676.19

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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	44	632.71	696.12
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	45	654.00	719.22
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	46	679.36	747.30
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	47	707.90	778.55
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	48	740.51	814.78
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	49	772.66	850.11
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	50	808.90	889.97
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	51	844.68	929.37
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	52	884.08	972.40
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	53	923.93	1016.33
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	54	966.96	1063.43
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	55	1009.99	1110.99
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	56	1056.64	1162.16
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	57	1103.74	1214.25
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	58	1154.01	1269.50
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	59	1178.92	1296.68
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	60	1229.20	1351.93
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	61	1272.67	1399.94
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	62	1301.21	1431.19
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	63	1336.99	1470.60
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1358.73	1494.60
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	354.99	354.99
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	15	386.55	386.55
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	16	398.61	398.61
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	17	410.68	410.68
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	18	423.67	423.67
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	19	436.66	436.66
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	20	450.12	450.12
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	21	464.05	510.45
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	22	464.05	510.45
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	23	464.05	510.45
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	24	464.05	510.45
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	25	465.90	512.30
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	26	475.18	522.51
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	27	486.31	535.04
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	28	504.41	554.99
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	29	519.26	571.23
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	30	526.69	579.59
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	31	537.82	591.65
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	32	548.96	603.72
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	33	555.92	611.61
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	34	563.35	619.49
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	35	567.06	623.67
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	36	570.77	627.85
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	37	574.48	632.02
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	38	578.19	636.20
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	39	585.62	644.09
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	40	593.04	652.44
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	41	604.18	664.51
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	42	614.85	676.57

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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	43	629.70	692.81
	Rating Area 5	Tobacco User/Non-Tobacco User	44	648.27	713.23
	Rating Area 5	Tobacco User/Non-Tobacco User	45	670.07	736.90
	Rating Area 5	Tobacco User/Non-Tobacco User	46	696.06	765.67
	Rating Area 5	Tobacco User/Non-Tobacco User	47	725.30	797.69
	Rating Area 5	Tobacco User/Non-Tobacco User	48	758.71	834.81
	Rating Area 5	Tobacco User/Non-Tobacco User	49	791.65	871.00
	Rating Area 5	Tobacco User/Non-Tobacco User	50	828.78	911.84
	Rating Area 5	Tobacco User/Non-Tobacco User	51	865.44	952.21
	Rating Area 5	Tobacco User/Non-Tobacco User	52	905.81	996.30
	Rating Area 5	Tobacco User/Non-Tobacco User	53	946.64	1041.31
	Rating Area 5	Tobacco User/Non-Tobacco User	54	990.73	1089.57
	Rating Area 5	Tobacco User/Non-Tobacco User	55	1034.81	1138.29
	Rating Area 5	Tobacco User/Non-Tobacco User	56	1082.61	1190.73
	Rating Area 5	Tobacco User/Non-Tobacco User	57	1130.87	1244.09
	Rating Area 5	Tobacco User/Non-Tobacco User	58	1182.38	1300.71
	Rating Area 5	Tobacco User/Non-Tobacco User	59	1207.90	1328.55
	Rating Area 5	Tobacco User/Non-Tobacco User	60	1259.41	1385.16
	Rating Area 5	Tobacco User/Non-Tobacco User	61	1303.95	1434.35
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1333.19	1466.37
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1369.85	1506.74
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1392.12	1531.33
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	346.88	346.88
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	15	377.72	377.72
	Rating Area 2	Tobacco User/Non-Tobacco User	16	389.50	389.50
	Rating Area 2	Tobacco User/Non-Tobacco User	17	401.29	401.29
	Rating Area 2	Tobacco User/Non-Tobacco User	18	413.99	413.99
	Rating Area 2	Tobacco User/Non-Tobacco User	19	426.69	426.69
	Rating Area 2	Tobacco User/Non-Tobacco User	20	439.84	439.84
	Rating Area 2	Tobacco User/Non-Tobacco User	21	453.44	498.79
	Rating Area 2	Tobacco User/Non-Tobacco User	22	453.44	498.79
	Rating Area 2	Tobacco User/Non-Tobacco User	23	453.44	498.79
	Rating Area 2	Tobacco User/Non-Tobacco User	24	453.44	498.79
	Rating Area 2	Tobacco User/Non-Tobacco User	25	455.25	500.60
	Rating Area 2	Tobacco User/Non-Tobacco User	26	464.32	510.57
	Rating Area 2	Tobacco User/Non-Tobacco User	27	475.20	522.82
	Rating Area 2	Tobacco User/Non-Tobacco User	28	492.89	542.31
	Rating Area 2	Tobacco User/Non-Tobacco User	29	507.40	558.18
	Rating Area 2	Tobacco User/Non-Tobacco User	30	514.65	566.35
	Rating Area 2	Tobacco User/Non-Tobacco User	31	525.54	578.14
	Rating Area 2	Tobacco User/Non-Tobacco User	32	536.42	589.93
	Rating Area 2	Tobacco User/Non-Tobacco User	33	543.22	597.63
	Rating Area 2	Tobacco User/Non-Tobacco User	34	550.48	605.34
	Rating Area 2	Tobacco User/Non-Tobacco User	35	554.10	609.42
	Rating Area 2	Tobacco User/Non-Tobacco User	36	557.73	613.50
	Rating Area 2	Tobacco User/Non-Tobacco User	37	561.36	617.58
	Rating Area 2	Tobacco User/Non-Tobacco User	38	564.99	621.67
	Rating Area 2	Tobacco User/Non-Tobacco User	39	572.24	629.37
	Rating Area 2	Tobacco User/Non-Tobacco User	40	579.50	637.54
	Rating Area 2	Tobacco User/Non-Tobacco User	41	590.38	649.33

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*	75729				
	Rate Effective Date*	1/1/2021			
	Rate Expiration Date*	12/31/2021			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	42	600.81	661.12
	Rating Area 2	Tobacco User/Non-Tobacco User	43	615.32	676.99
	Rating Area 2	Tobacco User/Non-Tobacco User	44	633.46	696.94
	Rating Area 2	Tobacco User/Non-Tobacco User	45	654.77	720.06
	Rating Area 2	Tobacco User/Non-Tobacco User	46	680.16	748.18
	Rating Area 2	Tobacco User/Non-Tobacco User	47	708.73	779.46
	Rating Area 2	Tobacco User/Non-Tobacco User	48	741.37	815.74
	Rating Area 2	Tobacco User/Non-Tobacco User	49	773.57	851.11
	Rating Area 2	Tobacco User/Non-Tobacco User	50	809.84	891.01
	Rating Area 2	Tobacco User/Non-Tobacco User	51	845.66	930.46
	Rating Area 2	Tobacco User/Non-Tobacco User	52	885.11	973.53
	Rating Area 2	Tobacco User/Non-Tobacco User	53	925.02	1017.52
	Rating Area 2	Tobacco User/Non-Tobacco User	54	968.09	1064.68
	Rating Area 2	Tobacco User/Non-Tobacco User	55	1011.17	1112.29
	Rating Area 2	Tobacco User/Non-Tobacco User	56	1057.87	1163.53
	Rating Area 2	Tobacco User/Non-Tobacco User	57	1105.03	1215.67
	Rating Area 2	Tobacco User/Non-Tobacco User	58	1155.36	1270.99
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1180.30	1298.20
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1230.64	1353.52
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1274.17	1401.58
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1302.73	1432.87
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1338.55	1472.32
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1360.32	1496.35
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	341.72	341.72
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	15	372.10	372.10
	Rating Area 3	Tobacco User/Non-Tobacco User	16	383.71	383.71
	Rating Area 3	Tobacco User/Non-Tobacco User	17	395.32	395.32
	Rating Area 3	Tobacco User/Non-Tobacco User	18	407.83	407.83
	Rating Area 3	Tobacco User/Non-Tobacco User	19	420.34	420.34
	Rating Area 3	Tobacco User/Non-Tobacco User	20	433.29	433.29
	Rating Area 3	Tobacco User/Non-Tobacco User	21	446.70	491.37
	Rating Area 3	Tobacco User/Non-Tobacco User	22	446.70	491.37
	Rating Area 3	Tobacco User/Non-Tobacco User	23	446.70	491.37
	Rating Area 3	Tobacco User/Non-Tobacco User	24	446.70	491.37
	Rating Area 3	Tobacco User/Non-Tobacco User	25	448.48	493.15
	Rating Area 3	Tobacco User/Non-Tobacco User	26	457.41	502.98
	Rating Area 3	Tobacco User/Non-Tobacco User	27	468.13	515.04
	Rating Area 3	Tobacco User/Non-Tobacco User	28	485.56	534.25
	Rating Area 3	Tobacco User/Non-Tobacco User	29	499.85	549.88
	Rating Area 3	Tobacco User/Non-Tobacco User	30	507.00	557.92
	Rating Area 3	Tobacco User/Non-Tobacco User	31	517.72	569.53
	Rating Area 3	Tobacco User/Non-Tobacco User	32	528.44	581.15
	Rating Area 3	Tobacco User/Non-Tobacco User	33	535.14	588.74
	Rating Area 3	Tobacco User/Non-Tobacco User	34	542.29	596.34
	Rating Area 3	Tobacco User/Non-Tobacco User	35	545.86	600.36
	Rating Area 3	Tobacco User/Non-Tobacco User	36	549.43	604.38
	Rating Area 3	Tobacco User/Non-Tobacco User	37	553.01	608.40
	Rating Area 3	Tobacco User/Non-Tobacco User	38	556.58	612.42
	Rating Area 3	Tobacco User/Non-Tobacco User	39	563.73	620.01
	Rating Area 3	Tobacco User/Non-Tobacco User	40	570.87	628.05

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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	41	581.59	639.67
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	42	591.87	651.28
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	43	606.16	666.91
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	44	624.03	686.57
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	45	645.03	709.35
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	46	670.04	737.04
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	47	698.18	767.87
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	48	730.34	803.60
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	49	762.06	838.44
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	50	797.79	877.75
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	51	833.08	916.62
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	52	871.95	959.05
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	53	911.25	1002.38
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	54	953.69	1048.84
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	55	996.13	1095.74
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	56	1042.14	1146.22
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	57	1088.59	1197.59
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	58	1138.18	1252.08
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	59	1162.74	1278.88
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	60	1212.33	1333.38
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	61	1255.21	1380.73
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	62	1283.35	1411.55
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	63	1318.64	1450.41
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1340.08	1474.09
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	445.67	445.67
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	15	485.29	485.29
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	16	500.44	500.44
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	17	515.58	515.58
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	18	531.90	531.90
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	19	548.21	548.21
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	20	565.10	565.10
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	21	582.59	640.84
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	22	582.59	640.84
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	23	582.59	640.84
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	24	582.59	640.84
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	25	584.91	643.17
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	26	596.56	655.99
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	27	610.54	671.72
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	28	633.27	696.77
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	29	651.91	717.16
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	30	661.23	727.64
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	31	675.21	742.79
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	32	689.19	757.94
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	33	697.93	767.84
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	34	707.25	777.75
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	35	711.91	782.99
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	36	716.57	788.23
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	37	721.24	793.48
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	38	725.90	798.72
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	39	735.22	808.62

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) 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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	40	744.54	819.11
	Rating Area 6	Tobacco User/Non-Tobacco User	41	758.52	834.26
	Rating Area 6	Tobacco User/Non-Tobacco User	42	771.92	849.40
	Rating Area 6	Tobacco User/Non-Tobacco User	43	790.56	869.79
	Rating Area 6	Tobacco User/Non-Tobacco User	44	813.87	895.43
	Rating Area 6	Tobacco User/Non-Tobacco User	45	841.25	925.14
	Rating Area 6	Tobacco User/Non-Tobacco User	46	873.87	961.26
	Rating Area 6	Tobacco User/Non-Tobacco User	47	910.57	1001.46
	Rating Area 6	Tobacco User/Non-Tobacco User	48	952.52	1048.06
	Rating Area 6	Tobacco User/Non-Tobacco User	49	993.88	1093.50
	Rating Area 6	Tobacco User/Non-Tobacco User	50	1040.49	1144.77
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1086.51	1195.46
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1137.20	1250.80
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1188.46	1307.31
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1243.81	1367.90
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1299.16	1429.07
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1359.16	1494.90
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1419.75	1561.90
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1484.42	1632.97
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1516.46	1667.93
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1581.12	1739.00
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1637.05	1800.76
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1673.75	1840.96
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1719.78	1891.64
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1747.74	1922.52
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	402.54	402.54
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	15	438.33	438.33
	Rating Area 9	Tobacco User/Non-Tobacco User	16	452.01	452.01
	Rating Area 9	Tobacco User/Non-Tobacco User	17	465.69	465.69
	Rating Area 9	Tobacco User/Non-Tobacco User	18	480.42	480.42
	Rating Area 9	Tobacco User/Non-Tobacco User	19	495.16	495.16
	Rating Area 9	Tobacco User/Non-Tobacco User	20	510.42	510.42
	Rating Area 9	Tobacco User/Non-Tobacco User	21	526.21	578.83
	Rating Area 9	Tobacco User/Non-Tobacco User	22	526.21	578.83
	Rating Area 9	Tobacco User/Non-Tobacco User	23	526.21	578.83
	Rating Area 9	Tobacco User/Non-Tobacco User	24	526.21	578.83
	Rating Area 9	Tobacco User/Non-Tobacco User	25	528.31	580.93
	Rating Area 9	Tobacco User/Non-Tobacco User	26	538.83	592.50
	Rating Area 9	Tobacco User/Non-Tobacco User	27	551.46	606.71
	Rating Area 9	Tobacco User/Non-Tobacco User	28	571.98	629.34
	Rating Area 9	Tobacco User/Non-Tobacco User	29	588.82	647.75
	Rating Area 9	Tobacco User/Non-Tobacco User	30	597.24	657.23
	Rating Area 9	Tobacco User/Non-Tobacco User	31	609.87	670.91
	Rating Area 9	Tobacco User/Non-Tobacco User	32	622.50	684.59
	Rating Area 9	Tobacco User/Non-Tobacco User	33	630.39	693.53
	Rating Area 9	Tobacco User/Non-Tobacco User	34	638.81	702.48
	Rating Area 9	Tobacco User/Non-Tobacco User	35	643.02	707.22
	Rating Area 9	Tobacco User/Non-Tobacco User	36	647.23	711.95
	Rating Area 9	Tobacco User/Non-Tobacco User	37	651.44	716.69
	Rating Area 9	Tobacco User/Non-Tobacco User	38	655.65	721.42

2021 Rates Table Template v10.0	All fields with an asterisk (<i>*</i>) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
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	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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	39	664.07	730.37
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	40	672.49	739.84
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	41	685.12	753.52
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	42	697.22	767.20
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	43	714.06	785.62
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	44	735.10	808.77
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	45	759.84	835.61
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	46	789.30	868.23
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	47	822.45	904.54
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	48	860.34	946.64
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	49	897.70	987.68
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	50	939.80	1033.99
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	51	981.37	1079.77
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	52	1027.15	1129.76
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	53	1073.45	1180.80
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	54	1123.44	1235.52
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	55	1173.43	1290.77
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	56	1227.63	1350.23
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	57	1282.35	1410.75
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	58	1340.76	1474.94
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	59	1369.70	1506.52
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	60	1428.11	1570.71
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	61	1478.63	1626.49
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	62	1511.78	1662.80
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	63	1553.35	1708.58
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1578.61	1736.47
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	341.72	341.72
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	15	372.10	372.10
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	16	383.71	383.71
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	17	395.32	395.32
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	18	407.83	407.83
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	19	420.34	420.34
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	20	433.29	433.29
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	21	446.70	491.37
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	22	446.70	491.37
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	23	446.70	491.37
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	24	446.70	491.37
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	25	448.48	493.15
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	26	457.41	502.98
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	27	468.13	515.04
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	28	485.56	534.25
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	29	499.85	549.88
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	30	507.00	557.92
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	31	517.72	569.53
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	32	528.44	581.15
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	33	535.14	588.74
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	34	542.29	596.34
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	35	545.86	600.36
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	36	549.43	604.38
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	37	553.01	608.40

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		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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	38	556.58	612.42
	Rating Area 3	Tobacco User/Non-Tobacco User	39	563.73	620.01
	Rating Area 3	Tobacco User/Non-Tobacco User	40	570.87	628.05
	Rating Area 3	Tobacco User/Non-Tobacco User	41	581.59	639.67
	Rating Area 3	Tobacco User/Non-Tobacco User	42	591.87	651.28
	Rating Area 3	Tobacco User/Non-Tobacco User	43	606.16	666.91
	Rating Area 3	Tobacco User/Non-Tobacco User	44	624.03	686.57
	Rating Area 3	Tobacco User/Non-Tobacco User	45	645.03	709.35
	Rating Area 3	Tobacco User/Non-Tobacco User	46	670.04	737.04
	Rating Area 3	Tobacco User/Non-Tobacco User	47	698.18	767.87
	Rating Area 3	Tobacco User/Non-Tobacco User	48	730.34	803.60
	Rating Area 3	Tobacco User/Non-Tobacco User	49	762.06	838.44
	Rating Area 3	Tobacco User/Non-Tobacco User	50	797.79	877.75
	Rating Area 3	Tobacco User/Non-Tobacco User	51	833.08	916.62
	Rating Area 3	Tobacco User/Non-Tobacco User	52	871.95	959.05
	Rating Area 3	Tobacco User/Non-Tobacco User	53	911.25	1002.38
	Rating Area 3	Tobacco User/Non-Tobacco User	54	953.69	1048.84
	Rating Area 3	Tobacco User/Non-Tobacco User	55	996.13	1095.74
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1042.14	1146.22
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1088.59	1197.59
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1138.18	1252.08
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1162.74	1278.88
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1212.33	1333.38
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1255.21	1380.73
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1283.35	1411.55
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1318.64	1450.41
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1340.08	1474.09
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	445.67	445.67
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	15	485.29	485.29
	Rating Area 6	Tobacco User/Non-Tobacco User	16	500.44	500.44
	Rating Area 6	Tobacco User/Non-Tobacco User	17	515.58	515.58
	Rating Area 6	Tobacco User/Non-Tobacco User	18	531.90	531.90
	Rating Area 6	Tobacco User/Non-Tobacco User	19	548.21	548.21
	Rating Area 6	Tobacco User/Non-Tobacco User	20	565.10	565.10
	Rating Area 6	Tobacco User/Non-Tobacco User	21	582.59	640.84
	Rating Area 6	Tobacco User/Non-Tobacco User	22	582.59	640.84
	Rating Area 6	Tobacco User/Non-Tobacco User	23	582.59	640.84
	Rating Area 6	Tobacco User/Non-Tobacco User	24	582.59	640.84
	Rating Area 6	Tobacco User/Non-Tobacco User	25	584.91	643.17
	Rating Area 6	Tobacco User/Non-Tobacco User	26	596.56	655.99
	Rating Area 6	Tobacco User/Non-Tobacco User	27	610.54	671.72
	Rating Area 6	Tobacco User/Non-Tobacco User	28	633.27	696.77
	Rating Area 6	Tobacco User/Non-Tobacco User	29	651.91	717.16
	Rating Area 6	Tobacco User/Non-Tobacco User	30	661.23	727.64
	Rating Area 6	Tobacco User/Non-Tobacco User	31	675.21	742.79
	Rating Area 6	Tobacco User/Non-Tobacco User	32	689.19	757.94
	Rating Area 6	Tobacco User/Non-Tobacco User	33	697.93	767.84
	Rating Area 6	Tobacco User/Non-Tobacco User	34	707.25	777.75
	Rating Area 6	Tobacco User/Non-Tobacco User	35	711.91	782.99
	Rating Area 6	Tobacco User/Non-Tobacco User	36	716.57	788.23

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	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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	37	721.24	793.48
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	38	725.90	798.72
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	39	735.22	808.62
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	40	744.54	819.11
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	41	758.52	834.26
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	42	771.92	849.40
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	43	790.56	869.79
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	44	813.87	895.43
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	45	841.25	925.14
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	46	873.87	961.26
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	47	910.57	1001.46
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	48	952.52	1048.06
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	49	993.88	1093.50
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	50	1040.49	1144.77
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	51	1086.51	1195.46
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	52	1137.20	1250.80
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	53	1188.46	1307.31
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	54	1243.81	1367.90
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	55	1299.16	1429.07
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	56	1359.16	1494.90
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	57	1419.75	1561.90
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	58	1484.42	1632.97
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	59	1516.46	1667.93
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	60	1581.12	1739.00
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	61	1637.05	1800.76
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	62	1673.75	1840.96
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	63	1719.78	1891.64
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1747.74	1922.52
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	453.05	453.05
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	15	493.32	493.32
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	16	508.72	508.72
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	17	524.11	524.11
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	18	540.70	540.70
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	19	557.28	557.28
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	20	574.45	574.45
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	21	592.22	651.45
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	22	592.22	651.45
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	23	592.22	651.45
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	24	592.22	651.45
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	25	594.59	653.81
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	26	606.43	666.84
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	27	620.64	682.83
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	28	643.74	708.29
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	29	662.69	729.02
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	30	672.17	739.68
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	31	686.38	755.08
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	32	700.59	770.48
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	33	709.48	780.54
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	34	718.95	790.61
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	35	723.69	795.94

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.				
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	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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	36	728.43	801.27
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	37	733.17	806.60
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	38	737.90	811.93
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	39	747.38	822.00
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	40	756.85	832.66
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	41	771.07	848.06
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	42	784.69	863.45
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	43	803.64	884.18
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	44	827.33	910.24
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	45	855.16	940.44
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	46	888.33	977.16
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	47	925.64	1018.02
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	48	968.28	1065.40
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	49	1010.32	1111.59
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	50	1057.70	1163.71
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	51	1104.49	1215.23
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	52	1156.01	1271.49
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	53	1208.13	1328.94
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	54	1264.39	1390.53
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	55	1320.65	1452.71
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	56	1381.65	1519.63
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	57	1443.24	1587.74
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	58	1508.97	1659.99
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	59	1541.54	1695.52
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	60	1607.28	1767.77
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	61	1664.13	1830.55
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	62	1701.44	1871.41
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	63	1748.23	1922.93
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1776.65	1954.32
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	341.72	341.72
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	15	372.10	372.10
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	16	383.71	383.71
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	17	395.32	395.32
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	18	407.83	407.83
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	19	420.34	420.34
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	20	433.29	433.29
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	21	446.70	491.37
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	22	446.70	491.37
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	23	446.70	491.37
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	24	446.70	491.37
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	25	448.48	493.15
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	26	457.41	502.98
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	27	468.13	515.04
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	28	485.56	534.25
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	29	499.85	549.88
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	30	507.00	557.92
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	31	517.72	569.53
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	32	528.44	581.15
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	33	535.14	588.74
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	34	542.29	596.34

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*	75729					
	Rate Effective Date*	1/1/2021					
	Rate Expiration Date*	12/31/2021					
	Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*		
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan		
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	35	545.86	600.36	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	36	549.43	604.38	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	37	553.01	608.40	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	38	556.58	612.42	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	39	563.73	620.01	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	40	570.87	628.05	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	41	581.59	639.67	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	42	591.87	651.28	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	43	606.16	666.91	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	44	624.03	686.57	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	45	645.03	709.35	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	46	670.04	737.04	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	47	698.18	767.87	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	48	730.34	803.60	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	49	762.06	838.44	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	50	797.79	877.75	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	51	833.08	916.62	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	52	871.95	959.05	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	53	911.25	1002.38	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	54	953.69	1048.84	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	55	996.13	1095.74	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	56	1042.14	1146.22	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	57	1088.59	1197.59	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	58	1138.18	1252.08	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	59	1162.74	1278.88	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	60	1212.33	1333.38	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	61	1255.21	1380.73	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	62	1283.35	1411.55	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	63	1318.64	1450.41	
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1340.08	1474.09	
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	341.72	341.72	
		75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	15	372.10	372.10
		75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	16	383.71	383.71
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	17	395.32	395.32	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	18	407.83	407.83	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	19	420.34	420.34	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	20	433.29	433.29	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	21	446.70	491.37	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	22	446.70	491.37	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	23	446.70	491.37	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	24	446.70	491.37	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	25	448.48	493.15	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	26	457.41	502.98	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	27	468.13	515.04	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	28	485.56	534.25	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	29	499.85	549.88	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	30	507.00	557.92	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	31	517.72	569.53	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	32	528.44	581.15	
75729PA0012673		Rating Area 3	Tobacco User/Non-Tobacco User	33	535.14	588.74	

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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	34	542.29	596.34
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	35	545.86	600.36
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	36	549.43	604.38
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	37	553.01	608.40
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	38	556.58	612.42
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	39	563.73	620.01
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	40	570.87	628.05
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	41	581.59	639.67
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	42	591.87	651.28
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	43	606.16	666.91
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	44	624.03	686.57
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	45	645.03	709.35
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	46	670.04	737.04
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	47	698.18	767.87
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	48	730.34	803.60
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	49	762.06	838.44
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	50	797.79	877.75
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	51	833.08	916.62
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	52	871.95	959.05
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	53	911.25	1002.38
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	54	953.69	1048.84
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	55	996.13	1095.74
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	56	1042.14	1146.22
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	57	1088.59	1197.59
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	58	1138.18	1252.08
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	59	1162.74	1278.88
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	60	1212.33	1333.38
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	61	1255.21	1380.73
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	62	1283.35	1411.55
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	63	1318.64	1450.41
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1340.08	1474.09
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	445.67	445.67
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	15	485.29	485.29
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	16	500.44	500.44
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	17	515.58	515.58
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	18	531.90	531.90
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	19	548.21	548.21
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	20	565.10	565.10
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	21	582.59	640.84
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	22	582.59	640.84
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	23	582.59	640.84
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	24	582.59	640.84
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	25	584.91	643.17
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	26	596.56	655.99
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	27	610.54	671.72
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	28	633.27	696.77
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	29	651.91	717.16
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	30	661.23	727.64
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	31	675.21	742.79
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	32	689.19	757.94

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*	75729				
	Rate Effective Date*	1/1/2021			
	Rate Expiration Date*	12/31/2021			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	33	697.93	767.84
	Rating Area 6	Tobacco User/Non-Tobacco User	34	707.25	777.75
	Rating Area 6	Tobacco User/Non-Tobacco User	35	711.91	782.99
	Rating Area 6	Tobacco User/Non-Tobacco User	36	716.57	788.23
	Rating Area 6	Tobacco User/Non-Tobacco User	37	721.24	793.48
	Rating Area 6	Tobacco User/Non-Tobacco User	38	725.90	798.72
	Rating Area 6	Tobacco User/Non-Tobacco User	39	735.22	808.62
	Rating Area 6	Tobacco User/Non-Tobacco User	40	744.54	819.11
	Rating Area 6	Tobacco User/Non-Tobacco User	41	758.52	834.26
	Rating Area 6	Tobacco User/Non-Tobacco User	42	771.92	849.40
	Rating Area 6	Tobacco User/Non-Tobacco User	43	790.56	869.79
	Rating Area 6	Tobacco User/Non-Tobacco User	44	813.87	895.43
	Rating Area 6	Tobacco User/Non-Tobacco User	45	841.25	925.14
	Rating Area 6	Tobacco User/Non-Tobacco User	46	873.87	961.26
	Rating Area 6	Tobacco User/Non-Tobacco User	47	910.57	1001.46
	Rating Area 6	Tobacco User/Non-Tobacco User	48	952.52	1048.06
	Rating Area 6	Tobacco User/Non-Tobacco User	49	993.88	1093.50
	Rating Area 6	Tobacco User/Non-Tobacco User	50	1040.49	1144.77
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1086.51	1195.46
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1137.20	1250.80
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1188.46	1307.31
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1243.81	1367.90
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1299.16	1429.07
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1359.16	1494.90
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1419.75	1561.90
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1484.42	1632.97
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1516.46	1667.93
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1581.12	1739.00
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1637.05	1800.76
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1673.75	1840.96
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1719.78	1891.64
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1747.74	1922.52
75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	402.54	402.54
75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	15	438.33	438.33
	Rating Area 9	Tobacco User/Non-Tobacco User	16	452.01	452.01
	Rating Area 9	Tobacco User/Non-Tobacco User	17	465.69	465.69
	Rating Area 9	Tobacco User/Non-Tobacco User	18	480.42	480.42
	Rating Area 9	Tobacco User/Non-Tobacco User	19	495.16	495.16
	Rating Area 9	Tobacco User/Non-Tobacco User	20	510.42	510.42
	Rating Area 9	Tobacco User/Non-Tobacco User	21	526.21	578.83
	Rating Area 9	Tobacco User/Non-Tobacco User	22	526.21	578.83
	Rating Area 9	Tobacco User/Non-Tobacco User	23	526.21	578.83
	Rating Area 9	Tobacco User/Non-Tobacco User	24	526.21	578.83
	Rating Area 9	Tobacco User/Non-Tobacco User	25	528.31	580.93
	Rating Area 9	Tobacco User/Non-Tobacco User	26	538.83	592.50
	Rating Area 9	Tobacco User/Non-Tobacco User	27	551.46	606.71
	Rating Area 9	Tobacco User/Non-Tobacco User	28	571.98	629.34
	Rating Area 9	Tobacco User/Non-Tobacco User	29	588.82	647.75
	Rating Area 9	Tobacco User/Non-Tobacco User	30	597.24	657.23
	Rating Area 9	Tobacco User/Non-Tobacco User	31	609.87	670.91

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*	75729					
	Rate Effective Date*	1/1/2021				
	Rate Expiration Date*	12/31/2021				
	Rating Method*	Age-Based Rates				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	32	622.50	684.59	
	Rating Area 9	Tobacco User/Non-Tobacco User	33	630.39	693.53	
	Rating Area 9	Tobacco User/Non-Tobacco User	34	638.81	702.48	
	Rating Area 9	Tobacco User/Non-Tobacco User	35	643.02	707.22	
	Rating Area 9	Tobacco User/Non-Tobacco User	36	647.23	711.95	
	Rating Area 9	Tobacco User/Non-Tobacco User	37	651.44	716.69	
	Rating Area 9	Tobacco User/Non-Tobacco User	38	655.65	721.42	
	Rating Area 9	Tobacco User/Non-Tobacco User	39	664.07	730.37	
	Rating Area 9	Tobacco User/Non-Tobacco User	40	672.49	739.84	
	Rating Area 9	Tobacco User/Non-Tobacco User	41	685.12	753.52	
	Rating Area 9	Tobacco User/Non-Tobacco User	42	697.22	767.20	
	Rating Area 9	Tobacco User/Non-Tobacco User	43	714.06	785.62	
	Rating Area 9	Tobacco User/Non-Tobacco User	44	735.10	808.77	
	Rating Area 9	Tobacco User/Non-Tobacco User	45	759.84	835.61	
	Rating Area 9	Tobacco User/Non-Tobacco User	46	789.30	868.23	
	Rating Area 9	Tobacco User/Non-Tobacco User	47	822.45	904.54	
	Rating Area 9	Tobacco User/Non-Tobacco User	48	860.34	946.64	
	Rating Area 9	Tobacco User/Non-Tobacco User	49	897.70	987.68	
	Rating Area 9	Tobacco User/Non-Tobacco User	50	939.80	1033.99	
	Rating Area 9	Tobacco User/Non-Tobacco User	51	981.37	1079.77	
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1027.15	1129.76	
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1073.45	1180.80	
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1123.44	1235.52	
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1173.43	1290.77	
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1227.63	1350.23	
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1282.35	1410.75	
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1340.76	1474.94	
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1369.70	1506.52	
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1428.11	1570.71	
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1478.63	1626.49	
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1511.78	1662.80	
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1553.35	1708.58	
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1578.61	1736.47	
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	192.93	192.93	
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	15	210.08	210.08	
	Rating Area 5	Tobacco User/Non-Tobacco User	16	216.64	216.64	
	Rating Area 5	Tobacco User/Non-Tobacco User	17	223.20	223.20	
	Rating Area 5	Tobacco User/Non-Tobacco User	18	230.26	230.26	
	Rating Area 5	Tobacco User/Non-Tobacco User	19	237.32	237.32	
	Rating Area 5	Tobacco User/Non-Tobacco User	20	244.63	244.63	
	Rating Area 5	Tobacco User/Non-Tobacco User	21	252.20	277.42	
	Rating Area 5	Tobacco User/Non-Tobacco User	22	252.20	277.42	
	Rating Area 5	Tobacco User/Non-Tobacco User	23	252.20	277.42	
	Rating Area 5	Tobacco User/Non-Tobacco User	24	252.20	277.42	
	Rating Area 5	Tobacco User/Non-Tobacco User	25	253.21	278.43	
	Rating Area 5	Tobacco User/Non-Tobacco User	26	258.25	283.98	
	Rating Area 5	Tobacco User/Non-Tobacco User	27	264.30	290.79	
	Rating Area 5	Tobacco User/Non-Tobacco User	28	274.14	301.63	
	Rating Area 5	Tobacco User/Non-Tobacco User	29	282.21	310.46	
	Rating Area 5	Tobacco User/Non-Tobacco User	30	286.25	315.00	

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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	31	292.30	321.55
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	32	298.35	328.11
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	33	302.13	332.40
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	34	306.17	336.69
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	35	308.19	338.96
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	36	310.20	341.23
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	37	312.22	343.50
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	38	314.24	345.76
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	39	318.28	350.05
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	40	322.31	354.59
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	41	328.36	361.15
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	42	334.16	367.71
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	43	342.23	376.53
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	44	352.32	387.63
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	45	364.18	400.49
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	46	378.30	416.13
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	47	394.19	433.53
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	48	412.35	453.71
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	49	430.25	473.38
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	50	450.43	495.57
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	51	470.35	517.51
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	52	492.29	541.47
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	53	514.49	565.93
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	54	538.45	592.16
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	55	562.40	618.64
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	56	588.38	647.14
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	57	614.61	676.15
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	58	642.60	706.91
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	59	656.47	722.05
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	60	684.47	752.81
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	61	708.68	779.55
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	62	724.57	796.95
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	63	744.49	818.89
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	756.60	832.26
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	188.52	188.52
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	15	205.28	205.28
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	16	211.69	211.69
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	17	218.10	218.10
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	18	225.00	225.00
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	19	231.90	231.90
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	20	239.04	239.04
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	21	246.44	271.09
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	22	246.44	271.09
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	23	246.44	271.09
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	24	246.44	271.09
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	25	247.42	272.07
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	26	252.35	277.49
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	27	258.27	284.14
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	28	267.88	294.74
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	29	275.76	303.36

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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	30	279.71	307.80
	Rating Area 2	Tobacco User/Non-Tobacco User	31	285.62	314.21
	Rating Area 2	Tobacco User/Non-Tobacco User	32	291.54	320.62
	Rating Area 2	Tobacco User/Non-Tobacco User	33	295.23	324.80
	Rating Area 2	Tobacco User/Non-Tobacco User	34	299.18	328.99
	Rating Area 2	Tobacco User/Non-Tobacco User	35	301.15	331.21
	Rating Area 2	Tobacco User/Non-Tobacco User	36	303.12	333.43
	Rating Area 2	Tobacco User/Non-Tobacco User	37	305.09	335.65
	Rating Area 2	Tobacco User/Non-Tobacco User	38	307.06	337.87
	Rating Area 2	Tobacco User/Non-Tobacco User	39	311.00	342.06
	Rating Area 2	Tobacco User/Non-Tobacco User	40	314.95	346.49
	Rating Area 2	Tobacco User/Non-Tobacco User	41	320.86	352.90
	Rating Area 2	Tobacco User/Non-Tobacco User	42	326.53	359.31
	Rating Area 2	Tobacco User/Non-Tobacco User	43	334.42	367.93
	Rating Area 2	Tobacco User/Non-Tobacco User	44	344.27	378.77
	Rating Area 2	Tobacco User/Non-Tobacco User	45	355.86	391.34
	Rating Area 2	Tobacco User/Non-Tobacco User	46	369.66	406.62
	Rating Area 2	Tobacco User/Non-Tobacco User	47	385.18	423.63
	Rating Area 2	Tobacco User/Non-Tobacco User	48	402.93	443.34
	Rating Area 2	Tobacco User/Non-Tobacco User	49	420.42	462.56
	Rating Area 2	Tobacco User/Non-Tobacco User	50	440.14	484.25
	Rating Area 2	Tobacco User/Non-Tobacco User	51	459.61	505.69
	Rating Area 2	Tobacco User/Non-Tobacco User	52	481.05	529.10
	Rating Area 2	Tobacco User/Non-Tobacco User	53	502.73	553.01
	Rating Area 2	Tobacco User/Non-Tobacco User	54	526.14	578.64
	Rating Area 2	Tobacco User/Non-Tobacco User	55	549.56	604.51
	Rating Area 2	Tobacco User/Non-Tobacco User	56	574.94	632.36
	Rating Area 2	Tobacco User/Non-Tobacco User	57	600.57	660.70
	Rating Area 2	Tobacco User/Non-Tobacco User	58	627.92	690.76
	Rating Area 2	Tobacco User/Non-Tobacco User	59	641.48	705.55
	Rating Area 2	Tobacco User/Non-Tobacco User	60	668.83	735.62
	Rating Area 2	Tobacco User/Non-Tobacco User	61	692.49	761.74
	Rating Area 2	Tobacco User/Non-Tobacco User	62	708.02	778.74
	Rating Area 2	Tobacco User/Non-Tobacco User	63	727.48	800.18
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	739.31	813.24
75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	185.72	185.72
75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	15	202.23	202.23
	Rating Area 3	Tobacco User/Non-Tobacco User	16	208.54	208.54
	Rating Area 3	Tobacco User/Non-Tobacco User	17	214.85	214.85
	Rating Area 3	Tobacco User/Non-Tobacco User	18	221.65	221.65
	Rating Area 3	Tobacco User/Non-Tobacco User	19	228.45	228.45
	Rating Area 3	Tobacco User/Non-Tobacco User	20	235.49	235.49
	Rating Area 3	Tobacco User/Non-Tobacco User	21	242.78	267.05
	Rating Area 3	Tobacco User/Non-Tobacco User	22	242.78	267.05
	Rating Area 3	Tobacco User/Non-Tobacco User	23	242.78	267.05
	Rating Area 3	Tobacco User/Non-Tobacco User	24	242.78	267.05
	Rating Area 3	Tobacco User/Non-Tobacco User	25	243.74	268.02
	Rating Area 3	Tobacco User/Non-Tobacco User	26	248.60	273.36
	Rating Area 3	Tobacco User/Non-Tobacco User	27	254.42	279.92
	Rating Area 3	Tobacco User/Non-Tobacco User	28	263.89	290.35

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) 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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	29	271.66	298.85
	Rating Area 3	Tobacco User/Non-Tobacco User	30	275.55	303.22
	Rating Area 3	Tobacco User/Non-Tobacco User	31	281.37	309.53
	Rating Area 3	Tobacco User/Non-Tobacco User	32	287.20	315.85
	Rating Area 3	Tobacco User/Non-Tobacco User	33	290.84	319.97
	Rating Area 3	Tobacco User/Non-Tobacco User	34	294.72	324.10
	Rating Area 3	Tobacco User/Non-Tobacco User	35	296.67	326.28
	Rating Area 3	Tobacco User/Non-Tobacco User	36	298.61	328.47
	Rating Area 3	Tobacco User/Non-Tobacco User	37	300.55	330.65
	Rating Area 3	Tobacco User/Non-Tobacco User	38	302.49	332.84
	Rating Area 3	Tobacco User/Non-Tobacco User	39	306.38	336.97
	Rating Area 3	Tobacco User/Non-Tobacco User	40	310.26	341.34
	Rating Area 3	Tobacco User/Non-Tobacco User	41	316.09	347.65
	Rating Area 3	Tobacco User/Non-Tobacco User	42	321.67	353.96
	Rating Area 3	Tobacco User/Non-Tobacco User	43	329.44	362.46
	Rating Area 3	Tobacco User/Non-Tobacco User	44	339.15	373.14
	Rating Area 3	Tobacco User/Non-Tobacco User	45	350.56	385.52
	Rating Area 3	Tobacco User/Non-Tobacco User	46	364.16	400.57
	Rating Area 3	Tobacco User/Non-Tobacco User	47	379.45	417.32
	Rating Area 3	Tobacco User/Non-Tobacco User	48	396.93	436.75
	Rating Area 3	Tobacco User/Non-Tobacco User	49	414.17	455.68
	Rating Area 3	Tobacco User/Non-Tobacco User	50	433.59	477.05
	Rating Area 3	Tobacco User/Non-Tobacco User	51	452.77	498.17
	Rating Area 3	Tobacco User/Non-Tobacco User	52	473.89	521.23
	Rating Area 3	Tobacco User/Non-Tobacco User	53	495.25	544.78
	Rating Area 3	Tobacco User/Non-Tobacco User	54	518.32	570.03
	Rating Area 3	Tobacco User/Non-Tobacco User	55	541.38	595.52
	Rating Area 3	Tobacco User/Non-Tobacco User	56	566.38	622.95
	Rating Area 3	Tobacco User/Non-Tobacco User	57	591.63	650.87
	Rating Area 3	Tobacco User/Non-Tobacco User	58	618.58	680.49
	Rating Area 3	Tobacco User/Non-Tobacco User	59	631.93	695.05
	Rating Area 3	Tobacco User/Non-Tobacco User	60	658.88	724.67
	Rating Area 3	Tobacco User/Non-Tobacco User	61	682.19	750.41
	Rating Area 3	Tobacco User/Non-Tobacco User	62	697.48	767.16
	Rating Area 3	Tobacco User/Non-Tobacco User	63	716.66	788.28
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	728.31	801.14
75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	242.22	242.22
75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	15	263.75	263.75
	Rating Area 6	Tobacco User/Non-Tobacco User	16	271.98	271.98
	Rating Area 6	Tobacco User/Non-Tobacco User	17	280.21	280.21
	Rating Area 6	Tobacco User/Non-Tobacco User	18	289.08	289.08
	Rating Area 6	Tobacco User/Non-Tobacco User	19	297.94	297.94
	Rating Area 6	Tobacco User/Non-Tobacco User	20	307.13	307.13
	Rating Area 6	Tobacco User/Non-Tobacco User	21	316.63	348.29
	Rating Area 6	Tobacco User/Non-Tobacco User	22	316.63	348.29
	Rating Area 6	Tobacco User/Non-Tobacco User	23	316.63	348.29
	Rating Area 6	Tobacco User/Non-Tobacco User	24	316.63	348.29
	Rating Area 6	Tobacco User/Non-Tobacco User	25	317.89	349.55
	Rating Area 6	Tobacco User/Non-Tobacco User	26	324.22	356.52
	Rating Area 6	Tobacco User/Non-Tobacco User	27	331.82	365.07

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*	75729				
	Rate Effective Date*	1/1/2021			
	Rate Expiration Date*	12/31/2021			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	28	344.17	378.68
	Rating Area 6	Tobacco User/Non-Tobacco User	29	354.30	389.76
	Rating Area 6	Tobacco User/Non-Tobacco User	30	359.37	395.46
	Rating Area 6	Tobacco User/Non-Tobacco User	31	366.97	403.70
	Rating Area 6	Tobacco User/Non-Tobacco User	32	374.57	411.93
	Rating Area 6	Tobacco User/Non-Tobacco User	33	379.32	417.31
	Rating Area 6	Tobacco User/Non-Tobacco User	34	384.38	422.69
	Rating Area 6	Tobacco User/Non-Tobacco User	35	386.91	425.54
	Rating Area 6	Tobacco User/Non-Tobacco User	36	389.45	428.39
	Rating Area 6	Tobacco User/Non-Tobacco User	37	391.98	431.24
	Rating Area 6	Tobacco User/Non-Tobacco User	38	394.51	434.09
	Rating Area 6	Tobacco User/Non-Tobacco User	39	399.58	439.47
	Rating Area 6	Tobacco User/Non-Tobacco User	40	404.65	445.17
	Rating Area 6	Tobacco User/Non-Tobacco User	41	412.24	453.41
	Rating Area 6	Tobacco User/Non-Tobacco User	42	419.53	461.64
	Rating Area 6	Tobacco User/Non-Tobacco User	43	429.66	472.72
	Rating Area 6	Tobacco User/Non-Tobacco User	44	442.32	486.65
	Rating Area 6	Tobacco User/Non-Tobacco User	45	457.20	502.80
	Rating Area 6	Tobacco User/Non-Tobacco User	46	474.94	522.43
	Rating Area 6	Tobacco User/Non-Tobacco User	47	494.88	544.28
	Rating Area 6	Tobacco User/Non-Tobacco User	48	517.68	569.61
	Rating Area 6	Tobacco User/Non-Tobacco User	49	540.16	594.30
	Rating Area 6	Tobacco User/Non-Tobacco User	50	565.49	622.17
	Rating Area 6	Tobacco User/Non-Tobacco User	51	590.50	649.71
	Rating Area 6	Tobacco User/Non-Tobacco User	52	618.05	679.79
	Rating Area 6	Tobacco User/Non-Tobacco User	53	645.91	710.50
	Rating Area 6	Tobacco User/Non-Tobacco User	54	675.99	743.43
	Rating Area 6	Tobacco User/Non-Tobacco User	55	706.07	776.68
	Rating Area 6	Tobacco User/Non-Tobacco User	56	738.68	812.46
	Rating Area 6	Tobacco User/Non-Tobacco User	57	771.61	848.87
	Rating Area 6	Tobacco User/Non-Tobacco User	58	806.76	887.50
	Rating Area 6	Tobacco User/Non-Tobacco User	59	824.17	906.49
	Rating Area 6	Tobacco User/Non-Tobacco User	60	859.32	945.12
	Rating Area 6	Tobacco User/Non-Tobacco User	61	889.71	978.68
	Rating Area 6	Tobacco User/Non-Tobacco User	62	909.66	1000.53
	Rating Area 6	Tobacco User/Non-Tobacco User	63	934.67	1028.08
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	949.87	1044.86
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	218.78	218.78
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	15	238.22	238.22
	Rating Area 9	Tobacco User/Non-Tobacco User	16	245.66	245.66
	Rating Area 9	Tobacco User/Non-Tobacco User	17	253.09	253.09
	Rating Area 9	Tobacco User/Non-Tobacco User	18	261.10	261.10
	Rating Area 9	Tobacco User/Non-Tobacco User	19	269.11	269.11
	Rating Area 9	Tobacco User/Non-Tobacco User	20	277.40	277.40
	Rating Area 9	Tobacco User/Non-Tobacco User	21	285.99	314.59
	Rating Area 9	Tobacco User/Non-Tobacco User	22	285.99	314.59
	Rating Area 9	Tobacco User/Non-Tobacco User	23	285.99	314.59
	Rating Area 9	Tobacco User/Non-Tobacco User	24	285.99	314.59
	Rating Area 9	Tobacco User/Non-Tobacco User	25	287.13	315.72
	Rating Area 9	Tobacco User/Non-Tobacco User	26	292.85	322.02

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) 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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	27	299.71	329.74
	Rating Area 9	Tobacco User/Non-Tobacco User	28	310.86	342.04
	Rating Area 9	Tobacco User/Non-Tobacco User	29	320.01	352.04
	Rating Area 9	Tobacco User/Non-Tobacco User	30	324.59	357.19
	Rating Area 9	Tobacco User/Non-Tobacco User	31	331.45	364.63
	Rating Area 9	Tobacco User/Non-Tobacco User	32	338.32	372.06
	Rating Area 9	Tobacco User/Non-Tobacco User	33	342.61	376.93
	Rating Area 9	Tobacco User/Non-Tobacco User	34	347.18	381.79
	Rating Area 9	Tobacco User/Non-Tobacco User	35	349.47	384.36
	Rating Area 9	Tobacco User/Non-Tobacco User	36	351.76	386.93
	Rating Area 9	Tobacco User/Non-Tobacco User	37	354.05	389.51
	Rating Area 9	Tobacco User/Non-Tobacco User	38	356.33	392.08
	Rating Area 9	Tobacco User/Non-Tobacco User	39	360.91	396.94
	Rating Area 9	Tobacco User/Non-Tobacco User	40	365.49	402.09
	Rating Area 9	Tobacco User/Non-Tobacco User	41	372.35	409.53
	Rating Area 9	Tobacco User/Non-Tobacco User	42	378.93	416.96
	Rating Area 9	Tobacco User/Non-Tobacco User	43	388.08	426.97
	Rating Area 9	Tobacco User/Non-Tobacco User	44	399.52	439.56
	Rating Area 9	Tobacco User/Non-Tobacco User	45	412.96	454.14
	Rating Area 9	Tobacco User/Non-Tobacco User	46	428.97	471.87
	Rating Area 9	Tobacco User/Non-Tobacco User	47	446.99	491.60
	Rating Area 9	Tobacco User/Non-Tobacco User	48	467.58	514.48
	Rating Area 9	Tobacco User/Non-Tobacco User	49	487.89	536.79
	Rating Area 9	Tobacco User/Non-Tobacco User	50	510.77	561.96
	Rating Area 9	Tobacco User/Non-Tobacco User	51	533.36	586.84
	Rating Area 9	Tobacco User/Non-Tobacco User	52	558.24	614.01
	Rating Area 9	Tobacco User/Non-Tobacco User	53	583.40	641.75
	Rating Area 9	Tobacco User/Non-Tobacco User	54	610.57	671.49
	Rating Area 9	Tobacco User/Non-Tobacco User	55	637.74	701.52
	Rating Area 9	Tobacco User/Non-Tobacco User	56	667.20	733.83
	Rating Area 9	Tobacco User/Non-Tobacco User	57	696.94	766.72
	Rating Area 9	Tobacco User/Non-Tobacco User	58	728.68	801.61
	Rating Area 9	Tobacco User/Non-Tobacco User	59	744.41	818.77
	Rating Area 9	Tobacco User/Non-Tobacco User	60	776.16	853.66
	Rating Area 9	Tobacco User/Non-Tobacco User	61	803.61	883.97
	Rating Area 9	Tobacco User/Non-Tobacco User	62	821.63	903.71
	Rating Area 9	Tobacco User/Non-Tobacco User	63	844.22	928.59
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	857.95	943.74
75729PA0012686	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	185.72	185.72
75729PA0012686	Rating Area 3	Tobacco User/Non-Tobacco User	15	202.23	202.23
	Rating Area 3	Tobacco User/Non-Tobacco User	16	208.54	208.54
	Rating Area 3	Tobacco User/Non-Tobacco User	17	214.85	214.85
	Rating Area 3	Tobacco User/Non-Tobacco User	18	221.65	221.65
	Rating Area 3	Tobacco User/Non-Tobacco User	19	228.45	228.45
	Rating Area 3	Tobacco User/Non-Tobacco User	20	235.49	235.49
	Rating Area 3	Tobacco User/Non-Tobacco User	21	242.78	267.05
	Rating Area 3	Tobacco User/Non-Tobacco User	22	242.78	267.05
	Rating Area 3	Tobacco User/Non-Tobacco User	23	242.78	267.05
	Rating Area 3	Tobacco User/Non-Tobacco User	24	242.78	267.05
	Rating Area 3	Tobacco User/Non-Tobacco User	25	243.74	268.02

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.				
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		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*	75729					
	Rate Effective Date*	1/1/2021				
	Rate Expiration Date*	12/31/2021				
	Rating Method*	Age-Based Rates				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012686	Rating Area 3	Tobacco User/Non-Tobacco User	26	248.60	273.36	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	254.42	279.92	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	263.89	290.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	271.66	298.85	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	275.55	303.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	281.37	309.53	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	287.20	315.85	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	290.84	319.97	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	294.72	324.10	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	296.67	326.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	298.61	328.47	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	300.55	330.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	302.49	332.84	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	306.38	336.97	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	310.26	341.34	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	316.09	347.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	321.67	353.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	329.44	362.46	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	339.15	373.14	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	350.56	385.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	364.16	400.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	379.45	417.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	396.93	436.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	414.17	455.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	433.59	477.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	452.77	498.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	473.89	521.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	495.25	544.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	518.32	570.03	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	541.38	595.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	566.38	622.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	591.63	650.87	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	618.58	680.49	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	631.93	695.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	658.88	724.67	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	682.19	750.41	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	697.48	767.16	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	716.66	788.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	728.31	801.14	
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	242.22	242.22	
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	15	263.75	263.75	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	271.98	271.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	280.21	280.21	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	289.08	289.08	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	297.94	297.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	307.13	307.13	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	316.63	348.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	316.63	348.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	316.63	348.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	316.63	348.29	

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		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*	75729				
	Rate Effective Date*	1/1/2021			
	Rate Expiration Date*	12/31/2021			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	25	317.89	349.55
	Rating Area 6	Tobacco User/Non-Tobacco User	26	324.22	356.52
	Rating Area 6	Tobacco User/Non-Tobacco User	27	331.82	365.07
	Rating Area 6	Tobacco User/Non-Tobacco User	28	344.17	378.68
	Rating Area 6	Tobacco User/Non-Tobacco User	29	354.30	389.76
	Rating Area 6	Tobacco User/Non-Tobacco User	30	359.37	395.46
	Rating Area 6	Tobacco User/Non-Tobacco User	31	366.97	403.70
	Rating Area 6	Tobacco User/Non-Tobacco User	32	374.57	411.93
	Rating Area 6	Tobacco User/Non-Tobacco User	33	379.32	417.31
	Rating Area 6	Tobacco User/Non-Tobacco User	34	384.38	422.69
	Rating Area 6	Tobacco User/Non-Tobacco User	35	386.91	425.54
	Rating Area 6	Tobacco User/Non-Tobacco User	36	389.45	428.39
	Rating Area 6	Tobacco User/Non-Tobacco User	37	391.98	431.24
	Rating Area 6	Tobacco User/Non-Tobacco User	38	394.51	434.09
	Rating Area 6	Tobacco User/Non-Tobacco User	39	399.58	439.47
	Rating Area 6	Tobacco User/Non-Tobacco User	40	404.65	445.17
	Rating Area 6	Tobacco User/Non-Tobacco User	41	412.24	453.41
	Rating Area 6	Tobacco User/Non-Tobacco User	42	419.53	461.64
	Rating Area 6	Tobacco User/Non-Tobacco User	43	429.66	472.72
	Rating Area 6	Tobacco User/Non-Tobacco User	44	442.32	486.65
	Rating Area 6	Tobacco User/Non-Tobacco User	45	457.20	502.80
	Rating Area 6	Tobacco User/Non-Tobacco User	46	474.94	522.43
	Rating Area 6	Tobacco User/Non-Tobacco User	47	494.88	544.28
	Rating Area 6	Tobacco User/Non-Tobacco User	48	517.68	569.61
	Rating Area 6	Tobacco User/Non-Tobacco User	49	540.16	594.30
	Rating Area 6	Tobacco User/Non-Tobacco User	50	565.49	622.17
	Rating Area 6	Tobacco User/Non-Tobacco User	51	590.50	649.71
	Rating Area 6	Tobacco User/Non-Tobacco User	52	618.05	679.79
	Rating Area 6	Tobacco User/Non-Tobacco User	53	645.91	710.50
	Rating Area 6	Tobacco User/Non-Tobacco User	54	675.99	743.43
	Rating Area 6	Tobacco User/Non-Tobacco User	55	706.07	776.68
	Rating Area 6	Tobacco User/Non-Tobacco User	56	738.68	812.46
	Rating Area 6	Tobacco User/Non-Tobacco User	57	771.61	848.87
	Rating Area 6	Tobacco User/Non-Tobacco User	58	806.76	887.50
	Rating Area 6	Tobacco User/Non-Tobacco User	59	824.17	906.49
	Rating Area 6	Tobacco User/Non-Tobacco User	60	859.32	945.12
	Rating Area 6	Tobacco User/Non-Tobacco User	61	889.71	978.68
	Rating Area 6	Tobacco User/Non-Tobacco User	62	909.66	1000.53
	Rating Area 6	Tobacco User/Non-Tobacco User	63	934.67	1028.08
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	949.87	1044.86
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	246.22	246.22
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	15	268.11	268.11
	Rating Area 7	Tobacco User/Non-Tobacco User	16	276.48	276.48
	Rating Area 7	Tobacco User/Non-Tobacco User	17	284.85	284.85
	Rating Area 7	Tobacco User/Non-Tobacco User	18	293.86	293.86
	Rating Area 7	Tobacco User/Non-Tobacco User	19	302.87	302.87
	Rating Area 7	Tobacco User/Non-Tobacco User	20	312.21	312.21
	Rating Area 7	Tobacco User/Non-Tobacco User	21	321.87	354.05
	Rating Area 7	Tobacco User/Non-Tobacco User	22	321.87	354.05
	Rating Area 7	Tobacco User/Non-Tobacco User	23	321.87	354.05

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		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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	24	321.87	354.05
	Rating Area 7	Tobacco User/Non-Tobacco User	25	323.15	355.34
	Rating Area 7	Tobacco User/Non-Tobacco User	26	329.59	362.42
	Rating Area 7	Tobacco User/Non-Tobacco User	27	337.31	371.11
	Rating Area 7	Tobacco User/Non-Tobacco User	28	349.86	384.95
	Rating Area 7	Tobacco User/Non-Tobacco User	29	360.16	396.21
	Rating Area 7	Tobacco User/Non-Tobacco User	30	365.31	402.01
	Rating Area 7	Tobacco User/Non-Tobacco User	31	373.04	410.37
	Rating Area 7	Tobacco User/Non-Tobacco User	32	380.76	418.74
	Rating Area 7	Tobacco User/Non-Tobacco User	33	385.59	424.21
	Rating Area 7	Tobacco User/Non-Tobacco User	34	390.74	429.69
	Rating Area 7	Tobacco User/Non-Tobacco User	35	393.31	432.58
	Rating Area 7	Tobacco User/Non-Tobacco User	36	395.89	435.48
	Rating Area 7	Tobacco User/Non-Tobacco User	37	398.46	438.38
	Rating Area 7	Tobacco User/Non-Tobacco User	38	401.04	441.27
	Rating Area 7	Tobacco User/Non-Tobacco User	39	406.19	446.74
	Rating Area 7	Tobacco User/Non-Tobacco User	40	411.34	452.54
	Rating Area 7	Tobacco User/Non-Tobacco User	41	419.06	460.91
	Rating Area 7	Tobacco User/Non-Tobacco User	42	426.47	469.27
	Rating Area 7	Tobacco User/Non-Tobacco User	43	436.77	480.54
	Rating Area 7	Tobacco User/Non-Tobacco User	44	449.64	494.70
	Rating Area 7	Tobacco User/Non-Tobacco User	45	464.77	511.12
	Rating Area 7	Tobacco User/Non-Tobacco User	46	482.79	531.07
	Rating Area 7	Tobacco User/Non-Tobacco User	47	503.07	553.28
	Rating Area 7	Tobacco User/Non-Tobacco User	48	526.24	579.03
	Rating Area 7	Tobacco User/Non-Tobacco User	49	549.10	604.13
	Rating Area 7	Tobacco User/Non-Tobacco User	50	574.84	632.46
	Rating Area 7	Tobacco User/Non-Tobacco User	51	600.27	660.46
	Rating Area 7	Tobacco User/Non-Tobacco User	52	628.27	691.04
	Rating Area 7	Tobacco User/Non-Tobacco User	53	656.60	722.26
	Rating Area 7	Tobacco User/Non-Tobacco User	54	687.17	755.73
	Rating Area 7	Tobacco User/Non-Tobacco User	55	717.75	789.53
	Rating Area 7	Tobacco User/Non-Tobacco User	56	750.90	825.90
	Rating Area 7	Tobacco User/Non-Tobacco User	57	784.38	862.91
	Rating Area 7	Tobacco User/Non-Tobacco User	58	820.10	902.18
	Rating Area 7	Tobacco User/Non-Tobacco User	59	837.81	921.49
	Rating Area 7	Tobacco User/Non-Tobacco User	60	873.53	960.76
	Rating Area 7	Tobacco User/Non-Tobacco User	61	904.43	994.87
	Rating Area 7	Tobacco User/Non-Tobacco User	62	924.71	1017.08
	Rating Area 7	Tobacco User/Non-Tobacco User	63	950.14	1045.08
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	965.58	1062.14
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	185.72	185.72
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	15	202.23	202.23
	Rating Area 3	Tobacco User/Non-Tobacco User	16	208.54	208.54
	Rating Area 3	Tobacco User/Non-Tobacco User	17	214.85	214.85
	Rating Area 3	Tobacco User/Non-Tobacco User	18	221.65	221.65
	Rating Area 3	Tobacco User/Non-Tobacco User	19	228.45	228.45
	Rating Area 3	Tobacco User/Non-Tobacco User	20	235.49	235.49
	Rating Area 3	Tobacco User/Non-Tobacco User	21	242.78	267.05
	Rating Area 3	Tobacco User/Non-Tobacco User	22	242.78	267.05

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*	75729					
	Rate Effective Date*	1/1/2021				
	Rate Expiration Date*	12/31/2021				
	Rating Method*	Age-Based Rates				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	23	242.78	267.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	242.78	267.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	243.74	268.02	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	248.60	273.36	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	254.42	279.92	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	263.89	290.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	271.66	298.85	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	275.55	303.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	281.37	309.53	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	287.20	315.85	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	290.84	319.97	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	294.72	324.10	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	296.67	326.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	298.61	328.47	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	300.55	330.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	302.49	332.84	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	306.38	336.97	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	310.26	341.34	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	316.09	347.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	321.67	353.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	329.44	362.46	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	339.15	373.14	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	350.56	385.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	364.16	400.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	379.45	417.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	396.93	436.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	414.17	455.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	433.59	477.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	452.77	498.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	473.89	521.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	495.25	544.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	518.32	570.03	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	541.38	595.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	566.38	622.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	591.63	650.87	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	618.58	680.49	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	631.93	695.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	658.88	724.67	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	682.19	750.41	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	697.48	767.16	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	716.66	788.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	728.31	801.14	
75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	185.72	185.72	
75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	15	202.23	202.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	208.54	208.54	
	Rating Area 3	Tobacco User/Non-Tobacco User	17	214.85	214.85	
	Rating Area 3	Tobacco User/Non-Tobacco User	18	221.65	221.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	228.45	228.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	235.49	235.49	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	242.78	267.05	

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) 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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	22	242.78	267.05
	Rating Area 3	Tobacco User/Non-Tobacco User	23	242.78	267.05
	Rating Area 3	Tobacco User/Non-Tobacco User	24	242.78	267.05
	Rating Area 3	Tobacco User/Non-Tobacco User	25	243.74	268.02
	Rating Area 3	Tobacco User/Non-Tobacco User	26	248.60	273.36
	Rating Area 3	Tobacco User/Non-Tobacco User	27	254.42	279.92
	Rating Area 3	Tobacco User/Non-Tobacco User	28	263.89	290.35
	Rating Area 3	Tobacco User/Non-Tobacco User	29	271.66	298.85
	Rating Area 3	Tobacco User/Non-Tobacco User	30	275.55	303.22
	Rating Area 3	Tobacco User/Non-Tobacco User	31	281.37	309.53
	Rating Area 3	Tobacco User/Non-Tobacco User	32	287.20	315.85
	Rating Area 3	Tobacco User/Non-Tobacco User	33	290.84	319.97
	Rating Area 3	Tobacco User/Non-Tobacco User	34	294.72	324.10
	Rating Area 3	Tobacco User/Non-Tobacco User	35	296.67	326.28
	Rating Area 3	Tobacco User/Non-Tobacco User	36	298.61	328.47
	Rating Area 3	Tobacco User/Non-Tobacco User	37	300.55	330.65
	Rating Area 3	Tobacco User/Non-Tobacco User	38	302.49	332.84
	Rating Area 3	Tobacco User/Non-Tobacco User	39	306.38	336.97
	Rating Area 3	Tobacco User/Non-Tobacco User	40	310.26	341.34
	Rating Area 3	Tobacco User/Non-Tobacco User	41	316.09	347.65
	Rating Area 3	Tobacco User/Non-Tobacco User	42	321.67	353.96
	Rating Area 3	Tobacco User/Non-Tobacco User	43	329.44	362.46
	Rating Area 3	Tobacco User/Non-Tobacco User	44	339.15	373.14
	Rating Area 3	Tobacco User/Non-Tobacco User	45	350.56	385.52
	Rating Area 3	Tobacco User/Non-Tobacco User	46	364.16	400.57
	Rating Area 3	Tobacco User/Non-Tobacco User	47	379.45	417.32
	Rating Area 3	Tobacco User/Non-Tobacco User	48	396.93	436.75
	Rating Area 3	Tobacco User/Non-Tobacco User	49	414.17	455.68
	Rating Area 3	Tobacco User/Non-Tobacco User	50	433.59	477.05
	Rating Area 3	Tobacco User/Non-Tobacco User	51	452.77	498.17
	Rating Area 3	Tobacco User/Non-Tobacco User	52	473.89	521.23
	Rating Area 3	Tobacco User/Non-Tobacco User	53	495.25	544.78
	Rating Area 3	Tobacco User/Non-Tobacco User	54	518.32	570.03
	Rating Area 3	Tobacco User/Non-Tobacco User	55	541.38	595.52
	Rating Area 3	Tobacco User/Non-Tobacco User	56	566.38	622.95
	Rating Area 3	Tobacco User/Non-Tobacco User	57	591.63	650.87
	Rating Area 3	Tobacco User/Non-Tobacco User	58	618.58	680.49
	Rating Area 3	Tobacco User/Non-Tobacco User	59	631.93	695.05
	Rating Area 3	Tobacco User/Non-Tobacco User	60	658.88	724.67
	Rating Area 3	Tobacco User/Non-Tobacco User	61	682.19	750.41
	Rating Area 3	Tobacco User/Non-Tobacco User	62	697.48	767.16
	Rating Area 3	Tobacco User/Non-Tobacco User	63	716.66	788.28
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	728.31	801.14
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	242.22	242.22
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	15	263.75	263.75
	Rating Area 6	Tobacco User/Non-Tobacco User	16	271.98	271.98
	Rating Area 6	Tobacco User/Non-Tobacco User	17	280.21	280.21
	Rating Area 6	Tobacco User/Non-Tobacco User	18	289.08	289.08
	Rating Area 6	Tobacco User/Non-Tobacco User	19	297.94	297.94
	Rating Area 6	Tobacco User/Non-Tobacco User	20	307.13	307.13

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) 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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	21	316.63	348.29
	Rating Area 6	Tobacco User/Non-Tobacco User	22	316.63	348.29
	Rating Area 6	Tobacco User/Non-Tobacco User	23	316.63	348.29
	Rating Area 6	Tobacco User/Non-Tobacco User	24	316.63	348.29
	Rating Area 6	Tobacco User/Non-Tobacco User	25	317.89	349.55
	Rating Area 6	Tobacco User/Non-Tobacco User	26	324.22	356.52
	Rating Area 6	Tobacco User/Non-Tobacco User	27	331.82	365.07
	Rating Area 6	Tobacco User/Non-Tobacco User	28	344.17	378.68
	Rating Area 6	Tobacco User/Non-Tobacco User	29	354.30	389.76
	Rating Area 6	Tobacco User/Non-Tobacco User	30	359.37	395.46
	Rating Area 6	Tobacco User/Non-Tobacco User	31	366.97	403.70
	Rating Area 6	Tobacco User/Non-Tobacco User	32	374.57	411.93
	Rating Area 6	Tobacco User/Non-Tobacco User	33	379.32	417.31
	Rating Area 6	Tobacco User/Non-Tobacco User	34	384.38	422.69
	Rating Area 6	Tobacco User/Non-Tobacco User	35	386.91	425.54
	Rating Area 6	Tobacco User/Non-Tobacco User	36	389.45	428.39
	Rating Area 6	Tobacco User/Non-Tobacco User	37	391.98	431.24
	Rating Area 6	Tobacco User/Non-Tobacco User	38	394.51	434.09
	Rating Area 6	Tobacco User/Non-Tobacco User	39	399.58	439.47
	Rating Area 6	Tobacco User/Non-Tobacco User	40	404.65	445.17
	Rating Area 6	Tobacco User/Non-Tobacco User	41	412.24	453.41
	Rating Area 6	Tobacco User/Non-Tobacco User	42	419.53	461.64
	Rating Area 6	Tobacco User/Non-Tobacco User	43	429.66	472.72
	Rating Area 6	Tobacco User/Non-Tobacco User	44	442.32	486.65
	Rating Area 6	Tobacco User/Non-Tobacco User	45	457.20	502.80
	Rating Area 6	Tobacco User/Non-Tobacco User	46	474.94	522.43
	Rating Area 6	Tobacco User/Non-Tobacco User	47	494.88	544.28
	Rating Area 6	Tobacco User/Non-Tobacco User	48	517.68	569.61
	Rating Area 6	Tobacco User/Non-Tobacco User	49	540.16	594.30
	Rating Area 6	Tobacco User/Non-Tobacco User	50	565.49	622.17
	Rating Area 6	Tobacco User/Non-Tobacco User	51	590.50	649.71
	Rating Area 6	Tobacco User/Non-Tobacco User	52	618.05	679.79
	Rating Area 6	Tobacco User/Non-Tobacco User	53	645.91	710.50
	Rating Area 6	Tobacco User/Non-Tobacco User	54	675.99	743.43
	Rating Area 6	Tobacco User/Non-Tobacco User	55	706.07	776.68
	Rating Area 6	Tobacco User/Non-Tobacco User	56	738.68	812.46
	Rating Area 6	Tobacco User/Non-Tobacco User	57	771.61	848.87
	Rating Area 6	Tobacco User/Non-Tobacco User	58	806.76	887.50
	Rating Area 6	Tobacco User/Non-Tobacco User	59	824.17	906.49
	Rating Area 6	Tobacco User/Non-Tobacco User	60	859.32	945.12
	Rating Area 6	Tobacco User/Non-Tobacco User	61	889.71	978.68
	Rating Area 6	Tobacco User/Non-Tobacco User	62	909.66	1000.53
	Rating Area 6	Tobacco User/Non-Tobacco User	63	934.67	1028.08
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	949.87	1044.86
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	218.78	218.78
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	15	238.22	238.22
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	16	245.66	245.66
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	17	253.09	253.09
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	18	261.10	261.10
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	19	269.11	269.11

2021 Rates Table Template v10.0	All fields with an asterisk (<i>*</i>) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
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	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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	20	277.40	277.40
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	21	285.99	314.59
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	22	285.99	314.59
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	23	285.99	314.59
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	24	285.99	314.59
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	25	287.13	315.72
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	26	292.85	322.02
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	27	299.71	329.74
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	28	310.86	342.04
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	29	320.01	352.04
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	30	324.59	357.19
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	31	331.45	364.63
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	32	338.32	372.06
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	33	342.61	376.93
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	34	347.18	381.79
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	35	349.47	384.36
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	36	351.76	386.93
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	37	354.05	389.51
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	38	356.33	392.08
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	39	360.91	396.94
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	40	365.49	402.09
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	41	372.35	409.53
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	42	378.93	416.96
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	43	388.08	426.97
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	44	399.52	439.56
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	45	412.96	454.14
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	46	428.97	471.87
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	47	446.99	491.60
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	48	467.58	514.48
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	49	487.89	536.79
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	50	510.77	561.96
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	51	533.36	586.84
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	52	558.24	614.01
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	53	583.40	641.75
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	54	610.57	671.49
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	55	637.74	701.52
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	56	667.20	733.83
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	57	696.94	766.72
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	58	728.68	801.61
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	59	744.41	818.77
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	60	776.16	853.66
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	61	803.61	883.97
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	62	821.63	903.71
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	63	844.22	928.59
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	857.95	943.74
75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	327.28	327.28
75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	15	356.37	356.37
75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	16	367.49	367.49
75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	17	378.62	378.62
75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	18	390.60	390.60

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
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		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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	19	402.57	402.57
	Rating Area 7	Tobacco User/Non-Tobacco User	20	414.98	414.98
	Rating Area 7	Tobacco User/Non-Tobacco User	21	427.82	470.60
	Rating Area 7	Tobacco User/Non-Tobacco User	22	427.82	470.60
	Rating Area 7	Tobacco User/Non-Tobacco User	23	427.82	470.60
	Rating Area 7	Tobacco User/Non-Tobacco User	24	427.82	470.60
	Rating Area 7	Tobacco User/Non-Tobacco User	25	429.53	472.31
	Rating Area 7	Tobacco User/Non-Tobacco User	26	438.08	481.72
	Rating Area 7	Tobacco User/Non-Tobacco User	27	448.35	493.27
	Rating Area 7	Tobacco User/Non-Tobacco User	28	465.04	511.67
	Rating Area 7	Tobacco User/Non-Tobacco User	29	478.73	526.64
	Rating Area 7	Tobacco User/Non-Tobacco User	30	485.57	534.34
	Rating Area 7	Tobacco User/Non-Tobacco User	31	495.84	545.47
	Rating Area 7	Tobacco User/Non-Tobacco User	32	506.11	556.59
	Rating Area 7	Tobacco User/Non-Tobacco User	33	512.52	563.86
	Rating Area 7	Tobacco User/Non-Tobacco User	34	519.37	571.13
	Rating Area 7	Tobacco User/Non-Tobacco User	35	522.79	574.98
	Rating Area 7	Tobacco User/Non-Tobacco User	36	526.21	578.84
	Rating Area 7	Tobacco User/Non-Tobacco User	37	529.64	582.69
	Rating Area 7	Tobacco User/Non-Tobacco User	38	533.06	586.54
	Rating Area 7	Tobacco User/Non-Tobacco User	39	539.90	593.81
	Rating Area 7	Tobacco User/Non-Tobacco User	40	546.75	601.51
	Rating Area 7	Tobacco User/Non-Tobacco User	41	557.02	612.63
	Rating Area 7	Tobacco User/Non-Tobacco User	42	566.86	623.76
	Rating Area 7	Tobacco User/Non-Tobacco User	43	580.55	638.73
	Rating Area 7	Tobacco User/Non-Tobacco User	44	597.66	657.55
	Rating Area 7	Tobacco User/Non-Tobacco User	45	617.77	679.37
	Rating Area 7	Tobacco User/Non-Tobacco User	46	641.72	705.90
	Rating Area 7	Tobacco User/Non-Tobacco User	47	668.68	735.42
	Rating Area 7	Tobacco User/Non-Tobacco User	48	699.48	769.64
	Rating Area 7	Tobacco User/Non-Tobacco User	49	729.85	803.01
	Rating Area 7	Tobacco User/Non-Tobacco User	50	764.08	840.66
	Rating Area 7	Tobacco User/Non-Tobacco User	51	797.88	877.88
	Rating Area 7	Tobacco User/Non-Tobacco User	52	835.10	918.52
	Rating Area 7	Tobacco User/Non-Tobacco User	53	872.74	960.02
	Rating Area 7	Tobacco User/Non-Tobacco User	54	913.39	1004.51
	Rating Area 7	Tobacco User/Non-Tobacco User	55	954.03	1049.43
	Rating Area 7	Tobacco User/Non-Tobacco User	56	998.10	1097.78
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1042.59	1146.98
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1090.08	1199.17
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1113.61	1224.84
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1161.09	1277.03
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1202.16	1322.38
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1229.12	1351.90
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1262.91	1389.12
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1283.45	1411.79
75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	389.94	389.94
75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	15	424.61	424.61
	Rating Area 7	Tobacco User/Non-Tobacco User	16	437.86	437.86
	Rating Area 7	Tobacco User/Non-Tobacco User	17	451.11	451.11

2021 Rates Table Template v10.0	All fields with an asterisk (<i>*</i>) 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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	18	465.38	465.38
	Rating Area 7	Tobacco User/Non-Tobacco User	19	479.66	479.66
	Rating Area 7	Tobacco User/Non-Tobacco User	20	494.44	494.44
	Rating Area 7	Tobacco User/Non-Tobacco User	21	509.74	560.71
	Rating Area 7	Tobacco User/Non-Tobacco User	22	509.74	560.71
	Rating Area 7	Tobacco User/Non-Tobacco User	23	509.74	560.71
	Rating Area 7	Tobacco User/Non-Tobacco User	24	509.74	560.71
	Rating Area 7	Tobacco User/Non-Tobacco User	25	511.77	562.74
	Rating Area 7	Tobacco User/Non-Tobacco User	26	521.96	573.96
	Rating Area 7	Tobacco User/Non-Tobacco User	27	534.20	587.72
	Rating Area 7	Tobacco User/Non-Tobacco User	28	554.08	609.64
	Rating Area 7	Tobacco User/Non-Tobacco User	29	570.39	627.48
	Rating Area 7	Tobacco User/Non-Tobacco User	30	578.54	636.65
	Rating Area 7	Tobacco User/Non-Tobacco User	31	590.78	649.91
	Rating Area 7	Tobacco User/Non-Tobacco User	32	603.01	663.16
	Rating Area 7	Tobacco User/Non-Tobacco User	33	610.66	671.82
	Rating Area 7	Tobacco User/Non-Tobacco User	34	618.81	680.49
	Rating Area 7	Tobacco User/Non-Tobacco User	35	622.89	685.08
	Rating Area 7	Tobacco User/Non-Tobacco User	36	626.97	689.66
	Rating Area 7	Tobacco User/Non-Tobacco User	37	631.05	694.25
	Rating Area 7	Tobacco User/Non-Tobacco User	38	635.12	698.84
	Rating Area 7	Tobacco User/Non-Tobacco User	39	643.28	707.51
	Rating Area 7	Tobacco User/Non-Tobacco User	40	651.44	716.68
	Rating Area 7	Tobacco User/Non-Tobacco User	41	663.67	729.93
	Rating Area 7	Tobacco User/Non-Tobacco User	42	675.39	743.19
	Rating Area 7	Tobacco User/Non-Tobacco User	43	691.70	761.03
	Rating Area 7	Tobacco User/Non-Tobacco User	44	712.09	783.46
	Rating Area 7	Tobacco User/Non-Tobacco User	45	736.05	809.45
	Rating Area 7	Tobacco User/Non-Tobacco User	46	764.60	841.05
	Rating Area 7	Tobacco User/Non-Tobacco User	47	796.71	876.23
	Rating Area 7	Tobacco User/Non-Tobacco User	48	833.41	917.00
	Rating Area 7	Tobacco User/Non-Tobacco User	49	869.60	956.76
	Rating Area 7	Tobacco User/Non-Tobacco User	50	910.38	1001.62
	Rating Area 7	Tobacco User/Non-Tobacco User	51	950.65	1045.97
	Rating Area 7	Tobacco User/Non-Tobacco User	52	994.99	1094.39
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1039.85	1143.83
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1088.27	1196.85
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1136.70	1250.37
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1189.20	1307.97
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1242.21	1366.59
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1298.79	1428.77
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1326.83	1459.36
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1383.41	1521.54
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1432.34	1575.58
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1464.45	1610.75
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1504.72	1655.09
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1529.19	1682.11
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	453.05	453.05
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	15	493.32	493.32
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	16	508.72	508.72

2021 Rates Table Template v10.0	All fields with an asterisk (<i>*</i>) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
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	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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	17	524.11	524.11
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	18	540.70	540.70
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	19	557.28	557.28
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	20	574.45	574.45
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	21	592.22	651.45
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	22	592.22	651.45
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	23	592.22	651.45
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	24	592.22	651.45
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	25	594.59	653.81
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	26	606.43	666.84
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	27	620.64	682.83
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	28	643.74	708.29
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	29	662.69	729.02
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	30	672.17	739.68
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	31	686.38	755.08
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	32	700.59	770.48
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	33	709.48	780.54
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	34	718.95	790.61
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	35	723.69	795.94
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	36	728.43	801.27
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	37	733.17	806.60
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	38	737.90	811.93
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	39	747.38	822.00
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	40	756.85	832.66
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	41	771.07	848.06
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	42	784.69	863.45
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	43	803.64	884.18
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	44	827.33	910.24
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	45	855.16	940.44
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	46	888.33	977.16
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	47	925.64	1018.02
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	48	968.28	1065.40
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	49	1010.32	1111.59
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	50	1057.70	1163.71
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	51	1104.49	1215.23
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	52	1156.01	1271.49
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	53	1208.13	1328.94
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	54	1264.39	1390.53
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	55	1320.65	1452.71
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	56	1381.65	1519.63
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	57	1443.24	1587.74
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	58	1508.97	1659.99
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	59	1541.54	1695.52
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	60	1607.28	1767.77
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	61	1664.13	1830.55
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	62	1701.44	1871.41
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	63	1748.23	1922.93
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1776.65	1954.32
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	246.22	246.22
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	15	268.11	268.11

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	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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	16	276.48	276.48
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	17	284.85	284.85
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	18	293.86	293.86
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	19	302.87	302.87
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	20	312.21	312.21
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	21	321.87	354.05
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	22	321.87	354.05
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	23	321.87	354.05
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	24	321.87	354.05
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	25	323.15	355.34
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	26	329.59	362.42
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	27	337.31	371.11
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	28	349.86	384.95
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	29	360.16	396.21
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	30	365.31	402.01
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	31	373.04	410.37
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	32	380.76	418.74
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	33	385.59	424.21
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	34	390.74	429.69
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	35	393.31	432.58
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	36	395.89	435.48
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	37	398.46	438.38
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	38	401.04	441.27
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	39	406.19	446.74
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	40	411.34	452.54
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	41	419.06	460.91
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	42	426.47	469.27
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	43	436.77	480.54
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	44	449.64	494.70
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	45	464.77	511.12
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	46	482.79	531.07
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	47	503.07	553.28
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	48	526.24	579.03
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	49	549.10	604.13
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	50	574.84	632.46
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	51	600.27	660.46
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	52	628.27	691.04
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	53	656.60	722.26
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	54	687.17	755.73
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	55	717.75	789.53
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	56	750.90	825.90
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	57	784.38	862.91
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	58	820.10	902.18
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	59	837.81	921.49
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	60	873.53	960.76
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	61	904.43	994.87
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	62	924.71	1017.08
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	63	950.14	1045.08
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	965.58	1062.14
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	234.73	234.73

2021 Rates Table Template v10.0		All fields with an asterisk (<i>*</i>) 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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	15	255.59	255.59
	Rating Area 5	Tobacco User/Non-Tobacco User	16	263.57	263.57
	Rating Area 5	Tobacco User/Non-Tobacco User	17	271.55	271.55
	Rating Area 5	Tobacco User/Non-Tobacco User	18	280.14	280.14
	Rating Area 5	Tobacco User/Non-Tobacco User	19	288.73	288.73
	Rating Area 5	Tobacco User/Non-Tobacco User	20	297.63	297.63
	Rating Area 5	Tobacco User/Non-Tobacco User	21	306.84	337.52
	Rating Area 5	Tobacco User/Non-Tobacco User	22	306.84	337.52
	Rating Area 5	Tobacco User/Non-Tobacco User	23	306.84	337.52
	Rating Area 5	Tobacco User/Non-Tobacco User	24	306.84	337.52
	Rating Area 5	Tobacco User/Non-Tobacco User	25	308.06	338.74
	Rating Area 5	Tobacco User/Non-Tobacco User	26	314.20	345.49
	Rating Area 5	Tobacco User/Non-Tobacco User	27	321.56	353.78
	Rating Area 5	Tobacco User/Non-Tobacco User	28	333.53	366.97
	Rating Area 5	Tobacco User/Non-Tobacco User	29	343.35	377.71
	Rating Area 5	Tobacco User/Non-Tobacco User	30	348.26	383.23
	Rating Area 5	Tobacco User/Non-Tobacco User	31	355.62	391.21
	Rating Area 5	Tobacco User/Non-Tobacco User	32	362.98	399.19
	Rating Area 5	Tobacco User/Non-Tobacco User	33	367.59	404.41
	Rating Area 5	Tobacco User/Non-Tobacco User	34	372.50	409.62
	Rating Area 5	Tobacco User/Non-Tobacco User	35	374.95	412.38
	Rating Area 5	Tobacco User/Non-Tobacco User	36	377.40	415.15
	Rating Area 5	Tobacco User/Non-Tobacco User	37	379.86	417.91
	Rating Area 5	Tobacco User/Non-Tobacco User	38	382.31	420.67
	Rating Area 5	Tobacco User/Non-Tobacco User	39	387.22	425.88
	Rating Area 5	Tobacco User/Non-Tobacco User	40	392.13	431.41
	Rating Area 5	Tobacco User/Non-Tobacco User	41	399.50	439.38
	Rating Area 5	Tobacco User/Non-Tobacco User	42	406.55	447.36
	Rating Area 5	Tobacco User/Non-Tobacco User	43	416.37	458.10
	Rating Area 5	Tobacco User/Non-Tobacco User	44	428.65	471.60
	Rating Area 5	Tobacco User/Non-Tobacco User	45	443.07	487.25
	Rating Area 5	Tobacco User/Non-Tobacco User	46	460.25	506.27
	Rating Area 5	Tobacco User/Non-Tobacco User	47	479.58	527.45
	Rating Area 5	Tobacco User/Non-Tobacco User	48	501.67	551.99
	Rating Area 5	Tobacco User/Non-Tobacco User	49	523.46	575.93
	Rating Area 5	Tobacco User/Non-Tobacco User	50	548.00	602.93
	Rating Area 5	Tobacco User/Non-Tobacco User	51	572.24	629.62
	Rating Area 5	Tobacco User/Non-Tobacco User	52	598.94	658.77
	Rating Area 5	Tobacco User/Non-Tobacco User	53	625.94	688.53
	Rating Area 5	Tobacco User/Non-Tobacco User	54	655.09	720.44
	Rating Area 5	Tobacco User/Non-Tobacco User	55	684.24	752.66
	Rating Area 5	Tobacco User/Non-Tobacco User	56	715.84	787.33
	Rating Area 5	Tobacco User/Non-Tobacco User	57	747.75	822.62
	Rating Area 5	Tobacco User/Non-Tobacco User	58	781.81	860.05
	Rating Area 5	Tobacco User/Non-Tobacco User	59	798.69	878.46
	Rating Area 5	Tobacco User/Non-Tobacco User	60	832.74	915.90
	Rating Area 5	Tobacco User/Non-Tobacco User	61	862.20	948.42
	Rating Area 5	Tobacco User/Non-Tobacco User	62	881.53	969.59
	Rating Area 5	Tobacco User/Non-Tobacco User	63	905.77	996.29
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	920.50	1012.55

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*	75729					
Rate Effective Date*	1/1/2021					
Rate Expiration Date*	12/31/2021					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	229.36	229.36	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	15	249.75	249.75	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	16	257.55	257.55	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	17	265.34	265.34	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	18	273.74	273.74	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	19	282.13	282.13	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	20	290.83	290.83	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	21	299.83	329.81	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	22	299.83	329.81	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	23	299.83	329.81	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	24	299.83	329.81	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	25	301.02	331.00	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	26	307.02	337.60	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	27	314.21	345.70	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	28	325.91	358.59	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	29	335.50	369.08	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	30	340.30	374.48	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	31	347.50	382.27	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	32	354.69	390.07	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	33	359.19	395.17	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	34	363.99	400.26	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	35	366.38	402.96	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	36	368.78	405.66	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	37	371.18	408.36	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	38	373.58	411.06	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	39	378.38	416.15	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	40	383.17	421.55	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	41	390.37	429.35	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	42	397.27	437.14	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	43	406.86	447.64	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	44	418.85	460.83	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	45	432.94	476.12	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	46	449.73	494.71	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	47	468.62	515.40	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	48	490.21	539.38	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	49	511.50	562.77	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	50	535.48	589.15	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	51	559.17	615.24	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	52	585.26	643.72	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	53	611.64	672.80	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	54	640.12	703.99	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	55	668.61	735.47	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	56	699.49	769.35	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	57	730.67	803.83	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	58	763.95	840.40	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	59	780.44	858.39	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	60	813.72	894.97	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	61	842.50	926.75	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	62	861.39	947.44	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	63	885.08	973.53	

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	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*	75729					
Rate Effective Date*	1/1/2021					
Rate Expiration Date*	12/31/2021					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	899.47	989.42	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	225.95	225.95	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	15	246.04	246.04	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	16	253.72	253.72	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	17	261.40	261.40	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	18	269.67	269.67	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	19	277.94	277.94	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	20	286.50	286.50	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	21	295.37	324.90	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	22	295.37	324.90	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	23	295.37	324.90	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	24	295.37	324.90	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	25	296.54	326.08	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	26	302.45	332.58	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	27	309.54	340.55	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	28	321.06	353.25	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	29	330.51	363.59	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	30	335.24	368.91	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	31	342.33	376.59	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	32	349.41	384.27	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	33	353.84	389.29	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	34	358.57	394.31	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	35	360.93	396.97	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	36	363.30	399.63	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	37	365.66	402.28	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	38	368.02	404.94	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	39	372.75	409.96	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	40	377.47	415.28	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	41	384.56	422.96	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	42	391.36	430.64	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	43	400.81	440.98	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	44	412.62	453.97	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	45	426.50	469.04	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	46	443.04	487.35	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	47	461.65	507.73	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	48	482.92	531.36	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	49	503.89	554.40	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	50	527.52	580.39	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	51	550.85	606.08	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	52	576.55	634.14	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	53	602.54	662.79	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	54	630.60	693.51	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	55	658.66	724.52	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	56	689.08	757.90	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	57	719.80	791.87	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	58	752.58	827.90	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	59	768.83	845.62	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	60	801.61	881.66	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	61	829.97	912.97	
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	62	848.58	933.35	

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	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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	63	871.91	959.04
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	886.09	974.70
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	294.69	294.69
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	15	320.88	320.88
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	16	330.90	330.90
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	17	340.91	340.91
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	18	351.70	351.70
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	19	362.49	362.49
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	20	373.66	373.66
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	21	385.22	423.74
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	22	385.22	423.74
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	23	385.22	423.74
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	24	385.22	423.74
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	25	386.75	425.28
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	26	394.46	433.75
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	27	403.70	444.15
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	28	418.73	460.72
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	29	431.05	474.20
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	30	437.22	481.13
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	31	446.46	491.15
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	32	455.71	501.16
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	33	461.49	507.71
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	34	467.65	514.26
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	35	470.73	517.73
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	36	473.81	521.19
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	37	476.89	524.66
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	38	479.98	528.13
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	39	486.14	534.68
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	40	492.30	541.61
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	41	501.55	551.63
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	42	510.41	561.64
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	43	522.74	575.12
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	44	538.14	592.07
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	45	556.25	611.72
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	46	577.82	635.60
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	47	602.09	662.18
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	48	629.82	693.00
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	49	657.18	723.05
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	50	687.99	756.95
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	51	718.42	790.46
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	52	751.94	827.05
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	53	785.84	864.42
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	54	822.43	904.48
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	55	859.03	944.93
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	56	898.70	988.46
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	57	938.77	1032.76
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	58	981.53	1079.75
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	59	1002.71	1102.87
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	60	1045.47	1149.86
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	61	1082.45	1190.70

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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	62	1106.72	1217.28
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	63	1137.15	1250.79
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1155.64	1271.21
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	266.17	266.17
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	15	289.83	289.83
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	16	298.88	298.88
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	17	307.92	307.92
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	18	317.66	317.66
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	19	327.41	327.41
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	20	337.50	337.50
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	21	347.94	382.73
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	22	347.94	382.73
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	23	347.94	382.73
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	24	347.94	382.73
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	25	349.33	384.12
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	26	356.29	391.78
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	27	364.64	401.17
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	28	378.21	416.13
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	29	389.34	428.31
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	30	394.91	434.57
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	31	403.26	443.62
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	32	411.61	452.66
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	33	416.83	458.58
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	34	422.39	464.49
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	35	425.18	467.62
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	36	427.96	470.76
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	37	430.74	473.89
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	38	433.53	477.02
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	39	439.09	482.93
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	40	444.66	489.20
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	41	453.01	498.24
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	42	461.01	507.29
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	43	472.15	519.47
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	44	486.07	534.78
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	45	502.42	552.52
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	46	521.90	574.09
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	47	543.82	598.10
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	48	568.87	625.94
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	49	593.58	653.07
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	50	621.41	683.69
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	51	648.90	713.96
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	52	679.17	747.02
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	53	709.79	780.77
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	54	742.84	816.95
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	55	775.90	853.49
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	56	811.73	892.80
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	57	847.92	932.81
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	58	886.54	975.26
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	59	905.68	996.14
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	60	944.30	1038.59

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*	75729					
	Rate Effective Date*	1/1/2021				
	Rate Expiration Date*	12/31/2021				
	Rating Method*	Age-Based Rates				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012706		Rating Area 9	Tobacco User/Non-Tobacco User	61	977.70	1075.47
75729PA0012706		Rating Area 9	Tobacco User/Non-Tobacco User	62	999.62	1099.48
75729PA0012706		Rating Area 9	Tobacco User/Non-Tobacco User	63	1027.10	1129.75
75729PA0012706		Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1043.81	1148.19
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	225.95	225.95	
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	15	246.04	246.04
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	16	253.72	253.72
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	17	261.40	261.40
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	18	269.67	269.67
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	19	277.94	277.94
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	20	286.50	286.50
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	21	295.37	324.90
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	22	295.37	324.90
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	23	295.37	324.90
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	24	295.37	324.90
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	25	296.54	326.08
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	26	302.45	332.58
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	27	309.54	340.55
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	28	321.06	353.25
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	29	330.51	363.59
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	30	335.24	368.91
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	31	342.33	376.59
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	32	349.41	384.27
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	33	353.84	389.29
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	34	358.57	394.31
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	35	360.93	396.97
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	36	363.30	399.63
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	37	365.66	402.28
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	38	368.02	404.94
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	39	372.75	409.96
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	40	377.47	415.28
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	41	384.56	422.96
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	42	391.36	430.64
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	43	400.81	440.98
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	44	412.62	453.97
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	45	426.50	469.04
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	46	443.04	487.35
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	47	461.65	507.73
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	48	482.92	531.36
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	49	503.89	554.40
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	50	527.52	580.39
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	51	550.85	606.08
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	52	576.55	634.14
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	53	602.54	662.79
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	54	630.60	693.51
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	55	658.66	724.52
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	56	689.08	757.90
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	57	719.80	791.87
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	58	752.58	827.90
75729PA0012707		Rating Area 3	Tobacco User/Non-Tobacco User	59	768.83	845.62

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	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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	60	801.61	881.66
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	61	829.97	912.97
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	62	848.58	933.35
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	63	871.91	959.04
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	886.09	974.70
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	294.69	294.69
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	15	320.88	320.88
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	16	330.90	330.90
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	17	340.91	340.91
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	18	351.70	351.70
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	19	362.49	362.49
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	20	373.66	373.66
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	21	385.22	423.74
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	22	385.22	423.74
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	23	385.22	423.74
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	24	385.22	423.74
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	25	386.75	425.28
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	26	394.46	433.75
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	27	403.70	444.15
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	28	418.73	460.72
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	29	431.05	474.20
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	30	437.22	481.13
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	31	446.46	491.15
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	32	455.71	501.16
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	33	461.49	507.71
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	34	467.65	514.26
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	35	470.73	517.73
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	36	473.81	521.19
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	37	476.89	524.66
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	38	479.98	528.13
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	39	486.14	534.68
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	40	492.30	541.61
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	41	501.55	551.63
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	42	510.41	561.64
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	43	522.74	575.12
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	44	538.14	592.07
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	45	556.25	611.72
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	46	577.82	635.60
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	47	602.09	662.18
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	48	629.82	693.00
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	49	657.18	723.05
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	50	687.99	756.95
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	51	718.42	790.46
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	52	751.94	827.05
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	53	785.84	864.42
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	54	822.43	904.48
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	55	859.03	944.93
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	56	898.70	988.46
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	57	938.77	1032.76
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	58	981.53	1079.75

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.				
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	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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	59	1002.71	1102.87
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1045.47	1149.86
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1082.45	1190.70
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1106.72	1217.28
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1137.15	1250.79
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1155.64	1271.21
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	299.56	299.56
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	15	326.19	326.19
	Rating Area 7	Tobacco User/Non-Tobacco User	16	336.37	336.37
	Rating Area 7	Tobacco User/Non-Tobacco User	17	346.55	346.55
	Rating Area 7	Tobacco User/Non-Tobacco User	18	357.52	357.52
	Rating Area 7	Tobacco User/Non-Tobacco User	19	368.48	368.48
	Rating Area 7	Tobacco User/Non-Tobacco User	20	379.84	379.84
	Rating Area 7	Tobacco User/Non-Tobacco User	21	391.59	430.75
	Rating Area 7	Tobacco User/Non-Tobacco User	22	391.59	430.75
	Rating Area 7	Tobacco User/Non-Tobacco User	23	391.59	430.75
	Rating Area 7	Tobacco User/Non-Tobacco User	24	391.59	430.75
	Rating Area 7	Tobacco User/Non-Tobacco User	25	393.15	432.31
	Rating Area 7	Tobacco User/Non-Tobacco User	26	400.98	440.93
	Rating Area 7	Tobacco User/Non-Tobacco User	27	410.38	451.50
	Rating Area 7	Tobacco User/Non-Tobacco User	28	425.65	468.34
	Rating Area 7	Tobacco User/Non-Tobacco User	29	438.19	482.04
	Rating Area 7	Tobacco User/Non-Tobacco User	30	444.45	489.09
	Rating Area 7	Tobacco User/Non-Tobacco User	31	453.85	499.27
	Rating Area 7	Tobacco User/Non-Tobacco User	32	463.25	509.45
	Rating Area 7	Tobacco User/Non-Tobacco User	33	469.12	516.11
	Rating Area 7	Tobacco User/Non-Tobacco User	34	475.39	522.77
	Rating Area 7	Tobacco User/Non-Tobacco User	35	478.52	526.29
	Rating Area 7	Tobacco User/Non-Tobacco User	36	481.65	529.82
	Rating Area 7	Tobacco User/Non-Tobacco User	37	484.78	533.34
	Rating Area 7	Tobacco User/Non-Tobacco User	38	487.92	536.87
	Rating Area 7	Tobacco User/Non-Tobacco User	39	494.18	543.52
	Rating Area 7	Tobacco User/Non-Tobacco User	40	500.45	550.57
	Rating Area 7	Tobacco User/Non-Tobacco User	41	509.85	560.75
	Rating Area 7	Tobacco User/Non-Tobacco User	42	518.85	570.93
	Rating Area 7	Tobacco User/Non-Tobacco User	43	531.38	584.64
	Rating Area 7	Tobacco User/Non-Tobacco User	44	547.05	601.87
	Rating Area 7	Tobacco User/Non-Tobacco User	45	565.45	621.84
	Rating Area 7	Tobacco User/Non-Tobacco User	46	587.38	646.12
	Rating Area 7	Tobacco User/Non-Tobacco User	47	612.05	673.14
	Rating Area 7	Tobacco User/Non-Tobacco User	48	640.24	704.46
	Rating Area 7	Tobacco User/Non-Tobacco User	49	668.05	735.01
	Rating Area 7	Tobacco User/Non-Tobacco User	50	699.37	769.47
	Rating Area 7	Tobacco User/Non-Tobacco User	51	730.31	803.54
	Rating Area 7	Tobacco User/Non-Tobacco User	52	764.38	840.74
	Rating Area 7	Tobacco User/Non-Tobacco User	53	798.84	878.72
	Rating Area 7	Tobacco User/Non-Tobacco User	54	836.04	919.44
	Rating Area 7	Tobacco User/Non-Tobacco User	55	873.24	960.56
	Rating Area 7	Tobacco User/Non-Tobacco User	56	913.57	1004.81
	Rating Area 7	Tobacco User/Non-Tobacco User	57	954.30	1049.84

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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	58	997.76	1097.62
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	59	1019.30	1121.11
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	60	1062.77	1168.89
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	61	1100.36	1210.39
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	62	1125.03	1237.41
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	63	1155.96	1271.48
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1174.76	1292.24
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	225.95	225.95
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	15	246.04	246.04
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	16	253.72	253.72
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	17	261.40	261.40
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	18	269.67	269.67
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	19	277.94	277.94
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	20	286.50	286.50
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	21	295.37	324.90
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	22	295.37	324.90
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	23	295.37	324.90
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	24	295.37	324.90
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	25	296.54	326.08
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	26	302.45	332.58
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	27	309.54	340.55
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	28	321.06	353.25
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	29	330.51	363.59
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	30	335.24	368.91
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	31	342.33	376.59
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	32	349.41	384.27
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	33	353.84	389.29
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	34	358.57	394.31
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	35	360.93	396.97
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	36	363.30	399.63
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	37	365.66	402.28
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	38	368.02	404.94
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	39	372.75	409.96
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	40	377.47	415.28
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	41	384.56	422.96
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	42	391.36	430.64
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	43	400.81	440.98
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	44	412.62	453.97
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	45	426.50	469.04
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	46	443.04	487.35
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	47	461.65	507.73
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	48	482.92	531.36
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	49	503.89	554.40
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	50	527.52	580.39
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	51	550.85	606.08
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	52	576.55	634.14
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	53	602.54	662.79
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	54	630.60	693.51
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	55	658.66	724.52
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	56	689.08	757.90

2021 Rates Table Template v10.0	All fields with an asterisk (<i>*</i>) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
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	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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	57	719.80	791.87
	Rating Area 3	Tobacco User/Non-Tobacco User	58	752.58	827.90
	Rating Area 3	Tobacco User/Non-Tobacco User	59	768.83	845.62
	Rating Area 3	Tobacco User/Non-Tobacco User	60	801.61	881.66
	Rating Area 3	Tobacco User/Non-Tobacco User	61	829.97	912.97
	Rating Area 3	Tobacco User/Non-Tobacco User	62	848.58	933.35
	Rating Area 3	Tobacco User/Non-Tobacco User	63	871.91	959.04
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	886.09	974.70
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	225.95	225.95
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	15	246.04	246.04
	Rating Area 3	Tobacco User/Non-Tobacco User	16	253.72	253.72
	Rating Area 3	Tobacco User/Non-Tobacco User	17	261.40	261.40
	Rating Area 3	Tobacco User/Non-Tobacco User	18	269.67	269.67
	Rating Area 3	Tobacco User/Non-Tobacco User	19	277.94	277.94
	Rating Area 3	Tobacco User/Non-Tobacco User	20	286.50	286.50
	Rating Area 3	Tobacco User/Non-Tobacco User	21	295.37	324.90
	Rating Area 3	Tobacco User/Non-Tobacco User	22	295.37	324.90
	Rating Area 3	Tobacco User/Non-Tobacco User	23	295.37	324.90
	Rating Area 3	Tobacco User/Non-Tobacco User	24	295.37	324.90
	Rating Area 3	Tobacco User/Non-Tobacco User	25	296.54	326.08
	Rating Area 3	Tobacco User/Non-Tobacco User	26	302.45	332.58
	Rating Area 3	Tobacco User/Non-Tobacco User	27	309.54	340.55
	Rating Area 3	Tobacco User/Non-Tobacco User	28	321.06	353.25
	Rating Area 3	Tobacco User/Non-Tobacco User	29	330.51	363.59
	Rating Area 3	Tobacco User/Non-Tobacco User	30	335.24	368.91
	Rating Area 3	Tobacco User/Non-Tobacco User	31	342.33	376.59
	Rating Area 3	Tobacco User/Non-Tobacco User	32	349.41	384.27
	Rating Area 3	Tobacco User/Non-Tobacco User	33	353.84	389.29
	Rating Area 3	Tobacco User/Non-Tobacco User	34	358.57	394.31
	Rating Area 3	Tobacco User/Non-Tobacco User	35	360.93	396.97
	Rating Area 3	Tobacco User/Non-Tobacco User	36	363.30	399.63
	Rating Area 3	Tobacco User/Non-Tobacco User	37	365.66	402.28
	Rating Area 3	Tobacco User/Non-Tobacco User	38	368.02	404.94
	Rating Area 3	Tobacco User/Non-Tobacco User	39	372.75	409.96
	Rating Area 3	Tobacco User/Non-Tobacco User	40	377.47	415.28
	Rating Area 3	Tobacco User/Non-Tobacco User	41	384.56	422.96
	Rating Area 3	Tobacco User/Non-Tobacco User	42	391.36	430.64
	Rating Area 3	Tobacco User/Non-Tobacco User	43	400.81	440.98
	Rating Area 3	Tobacco User/Non-Tobacco User	44	412.62	453.97
	Rating Area 3	Tobacco User/Non-Tobacco User	45	426.50	469.04
	Rating Area 3	Tobacco User/Non-Tobacco User	46	443.04	487.35
	Rating Area 3	Tobacco User/Non-Tobacco User	47	461.65	507.73
	Rating Area 3	Tobacco User/Non-Tobacco User	48	482.92	531.36
	Rating Area 3	Tobacco User/Non-Tobacco User	49	503.89	554.40
	Rating Area 3	Tobacco User/Non-Tobacco User	50	527.52	580.39
	Rating Area 3	Tobacco User/Non-Tobacco User	51	550.85	606.08
	Rating Area 3	Tobacco User/Non-Tobacco User	52	576.55	634.14
	Rating Area 3	Tobacco User/Non-Tobacco User	53	602.54	662.79
	Rating Area 3	Tobacco User/Non-Tobacco User	54	630.60	693.51
	Rating Area 3	Tobacco User/Non-Tobacco User	55	658.66	724.52

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.				
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	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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	56	689.08	757.90
	Rating Area 3	Tobacco User/Non-Tobacco User	57	719.80	791.87
	Rating Area 3	Tobacco User/Non-Tobacco User	58	752.58	827.90
	Rating Area 3	Tobacco User/Non-Tobacco User	59	768.83	845.62
	Rating Area 3	Tobacco User/Non-Tobacco User	60	801.61	881.66
	Rating Area 3	Tobacco User/Non-Tobacco User	61	829.97	912.97
	Rating Area 3	Tobacco User/Non-Tobacco User	62	848.58	933.35
	Rating Area 3	Tobacco User/Non-Tobacco User	63	871.91	959.04
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	886.09	974.70
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	886.09	974.70
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	294.69	294.69
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	15	320.88	320.88
	Rating Area 6	Tobacco User/Non-Tobacco User	16	330.90	330.90
	Rating Area 6	Tobacco User/Non-Tobacco User	17	340.91	340.91
	Rating Area 6	Tobacco User/Non-Tobacco User	18	351.70	351.70
	Rating Area 6	Tobacco User/Non-Tobacco User	19	362.49	362.49
	Rating Area 6	Tobacco User/Non-Tobacco User	20	373.66	373.66
	Rating Area 6	Tobacco User/Non-Tobacco User	21	385.22	423.74
	Rating Area 6	Tobacco User/Non-Tobacco User	22	385.22	423.74
	Rating Area 6	Tobacco User/Non-Tobacco User	23	385.22	423.74
	Rating Area 6	Tobacco User/Non-Tobacco User	24	385.22	423.74
	Rating Area 6	Tobacco User/Non-Tobacco User	25	386.75	425.28
	Rating Area 6	Tobacco User/Non-Tobacco User	26	394.46	433.75
	Rating Area 6	Tobacco User/Non-Tobacco User	27	403.70	444.15
	Rating Area 6	Tobacco User/Non-Tobacco User	28	418.73	460.72
	Rating Area 6	Tobacco User/Non-Tobacco User	29	431.05	474.20
	Rating Area 6	Tobacco User/Non-Tobacco User	30	437.22	481.13
	Rating Area 6	Tobacco User/Non-Tobacco User	31	446.46	491.15
	Rating Area 6	Tobacco User/Non-Tobacco User	32	455.71	501.16
	Rating Area 6	Tobacco User/Non-Tobacco User	33	461.49	507.71
	Rating Area 6	Tobacco User/Non-Tobacco User	34	467.65	514.26
	Rating Area 6	Tobacco User/Non-Tobacco User	35	470.73	517.73
	Rating Area 6	Tobacco User/Non-Tobacco User	36	473.81	521.19
	Rating Area 6	Tobacco User/Non-Tobacco User	37	476.89	524.66
	Rating Area 6	Tobacco User/Non-Tobacco User	38	479.98	528.13
	Rating Area 6	Tobacco User/Non-Tobacco User	39	486.14	534.68
	Rating Area 6	Tobacco User/Non-Tobacco User	40	492.30	541.61
	Rating Area 6	Tobacco User/Non-Tobacco User	41	501.55	551.63
	Rating Area 6	Tobacco User/Non-Tobacco User	42	510.41	561.64
	Rating Area 6	Tobacco User/Non-Tobacco User	43	522.74	575.12
	Rating Area 6	Tobacco User/Non-Tobacco User	44	538.14	592.07
	Rating Area 6	Tobacco User/Non-Tobacco User	45	556.25	611.72
	Rating Area 6	Tobacco User/Non-Tobacco User	46	577.82	635.60
	Rating Area 6	Tobacco User/Non-Tobacco User	47	602.09	662.18
	Rating Area 6	Tobacco User/Non-Tobacco User	48	629.82	693.00
	Rating Area 6	Tobacco User/Non-Tobacco User	49	657.18	723.05
	Rating Area 6	Tobacco User/Non-Tobacco User	50	687.99	756.95
	Rating Area 6	Tobacco User/Non-Tobacco User	51	718.42	790.46
	Rating Area 6	Tobacco User/Non-Tobacco User	52	751.94	827.05
	Rating Area 6	Tobacco User/Non-Tobacco User	53	785.84	864.42
	Rating Area 6	Tobacco User/Non-Tobacco User	54	822.43	904.48
	Rating Area 6	Tobacco User/Non-Tobacco User	54	822.43	904.48

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	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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	1/1/2021				
	12/31/2021				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	55	859.03	944.93
	Rating Area 6	Tobacco User/Non-Tobacco User	56	898.70	988.46
	Rating Area 6	Tobacco User/Non-Tobacco User	57	938.77	1032.76
	Rating Area 6	Tobacco User/Non-Tobacco User	58	981.53	1079.75
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1002.71	1102.87
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1045.47	1149.86
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1082.45	1190.70
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1106.72	1217.28
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1137.15	1250.79
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1155.64	1271.21
75729PA0012713	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	266.17	266.17
75729PA0012713	Rating Area 9	Tobacco User/Non-Tobacco User	15	289.83	289.83
	Rating Area 9	Tobacco User/Non-Tobacco User	16	298.88	298.88
	Rating Area 9	Tobacco User/Non-Tobacco User	17	307.92	307.92
	Rating Area 9	Tobacco User/Non-Tobacco User	18	317.66	317.66
	Rating Area 9	Tobacco User/Non-Tobacco User	19	327.41	327.41
	Rating Area 9	Tobacco User/Non-Tobacco User	20	337.50	337.50
	Rating Area 9	Tobacco User/Non-Tobacco User	21	347.94	382.73
	Rating Area 9	Tobacco User/Non-Tobacco User	22	347.94	382.73
	Rating Area 9	Tobacco User/Non-Tobacco User	23	347.94	382.73
	Rating Area 9	Tobacco User/Non-Tobacco User	24	347.94	382.73
	Rating Area 9	Tobacco User/Non-Tobacco User	25	349.33	384.12
	Rating Area 9	Tobacco User/Non-Tobacco User	26	356.29	391.78
	Rating Area 9	Tobacco User/Non-Tobacco User	27	364.64	401.17
	Rating Area 9	Tobacco User/Non-Tobacco User	28	378.21	416.13
	Rating Area 9	Tobacco User/Non-Tobacco User	29	389.34	428.31
	Rating Area 9	Tobacco User/Non-Tobacco User	30	394.91	434.57
	Rating Area 9	Tobacco User/Non-Tobacco User	31	403.26	443.62
	Rating Area 9	Tobacco User/Non-Tobacco User	32	411.61	452.66
	Rating Area 9	Tobacco User/Non-Tobacco User	33	416.83	458.58
	Rating Area 9	Tobacco User/Non-Tobacco User	34	422.39	464.49
	Rating Area 9	Tobacco User/Non-Tobacco User	35	425.18	467.62
	Rating Area 9	Tobacco User/Non-Tobacco User	36	427.96	470.76
	Rating Area 9	Tobacco User/Non-Tobacco User	37	430.74	473.89
	Rating Area 9	Tobacco User/Non-Tobacco User	38	433.53	477.02
	Rating Area 9	Tobacco User/Non-Tobacco User	39	439.09	482.93
	Rating Area 9	Tobacco User/Non-Tobacco User	40	444.66	489.20
	Rating Area 9	Tobacco User/Non-Tobacco User	41	453.01	498.24
	Rating Area 9	Tobacco User/Non-Tobacco User	42	461.01	507.29
	Rating Area 9	Tobacco User/Non-Tobacco User	43	472.15	519.47
	Rating Area 9	Tobacco User/Non-Tobacco User	44	486.07	534.78
	Rating Area 9	Tobacco User/Non-Tobacco User	45	502.42	552.52
	Rating Area 9	Tobacco User/Non-Tobacco User	46	521.90	574.09
	Rating Area 9	Tobacco User/Non-Tobacco User	47	543.82	598.10
	Rating Area 9	Tobacco User/Non-Tobacco User	48	568.87	625.94
	Rating Area 9	Tobacco User/Non-Tobacco User	49	593.58	653.07
	Rating Area 9	Tobacco User/Non-Tobacco User	50	621.41	683.69
	Rating Area 9	Tobacco User/Non-Tobacco User	51	648.90	713.96
	Rating Area 9	Tobacco User/Non-Tobacco User	52	679.17	747.02
	Rating Area 9	Tobacco User/Non-Tobacco User	53	709.79	780.77

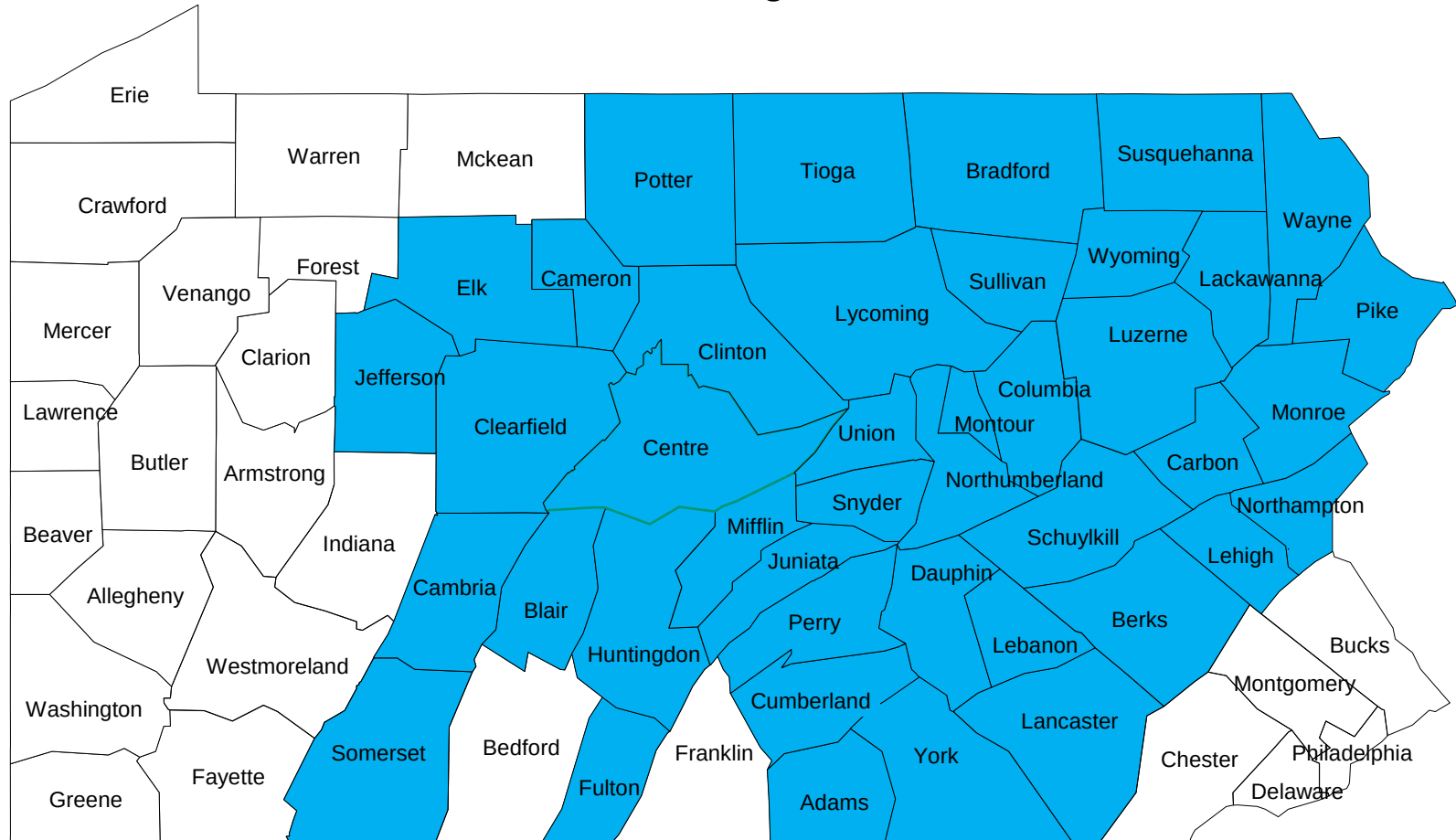
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		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	75729					
	Rate Effective Date*	1/1/2021				
	Rate Expiration Date*	12/31/2021				
	Rating Method*	Age-Based Rates				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012713	Rating Area 9	Tobacco User/Non-Tobacco User	54	742.84	816.95	
	Rating Area 9	Tobacco User/Non-Tobacco User	55	775.90	853.49	
	Rating Area 9	Tobacco User/Non-Tobacco User	56	811.73	892.80	
	Rating Area 9	Tobacco User/Non-Tobacco User	57	847.92	932.81	
	Rating Area 9	Tobacco User/Non-Tobacco User	58	886.54	975.26	
	Rating Area 9	Tobacco User/Non-Tobacco User	59	905.68	996.14	
	Rating Area 9	Tobacco User/Non-Tobacco User	60	944.30	1038.59	
	Rating Area 9	Tobacco User/Non-Tobacco User	61	977.70	1075.47	
	Rating Area 9	Tobacco User/Non-Tobacco User	62	999.62	1099.48	
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1027.10	1129.75	
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1043.81	1148.19	
	75729PA0012714	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	299.56	299.56
75729PA0012714	Rating Area 7	Tobacco User/Non-Tobacco User	15	326.19	326.19	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	336.37	336.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	346.55	346.55	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	357.52	357.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	368.48	368.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	379.84	379.84	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	391.59	430.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	391.59	430.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	391.59	430.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	391.59	430.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	393.15	432.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	400.98	440.93	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	410.38	451.50	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	425.65	468.34	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	438.19	482.04	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	444.45	489.09	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	453.85	499.27	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	463.25	509.45	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	469.12	516.11	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	475.39	522.77	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	478.52	526.29	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	481.65	529.82	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	484.78	533.34	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	487.92	536.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	494.18	543.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	500.45	550.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	509.85	560.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	518.85	570.93	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	531.38	584.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	547.05	601.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	565.45	621.84	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	587.38	646.12	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	612.05	673.14	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	640.24	704.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	668.05	735.01	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	699.37	769.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	730.31	803.54	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	764.38	840.74	

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	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*	75729				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012714	Rating Area 7	Tobacco User/Non-Tobacco User	53	798.84	878.72
	Rating Area 7	Tobacco User/Non-Tobacco User	54	836.04	919.44
	Rating Area 7	Tobacco User/Non-Tobacco User	55	873.24	960.56
	Rating Area 7	Tobacco User/Non-Tobacco User	56	913.57	1004.81
	Rating Area 7	Tobacco User/Non-Tobacco User	57	954.30	1049.84
	Rating Area 7	Tobacco User/Non-Tobacco User	58	997.76	1097.62
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1019.30	1121.11
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1062.77	1168.89
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1100.36	1210.39
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1125.03	1237.41
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1155.96	1271.48
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1174.76	1292.24

2020 to 2021 Service Area

Issuer: Geisinger Quality Options (75729)

Market: Individual – On and Off Exchange



Key:

 2020 to 2021 service area

Geisinger Quality Options
Individual Filing for 2021
Response to Questions
SERFF Tracking Number: GSHP-132364636

1. The actuarial memorandum indicates that the estimated experience period risk adjustment reported in Table 2, of the PAAM Exhibits, and Section 1 of worksheet 1 of the URRT represents the combined estimates for both GHP and GQO. The data captured in these cells should be for the filing entity. Please update both exhibits to show the Department calculated amount of \$12,570,876. If you believe you have information that supports your understanding that the risk adjustment transfer between affiliated companies may be combined, please provide.

[The risk adjustment transfer for the experience period in Table 2 has been updated.](#)

2. The Capitation Worksheet in the Supporting Documents seems to indicate that mental health and substance abuse and autism services are no longer capitated.

a. Are these services now offered on a fee-for-service basis?

[Geisinger is no longer outsourcing the mental health and substance abuse services. The providers are reimbursed on a fee-for-service basis.](#)

b. Please revise the worksheet to also show the actual negotiated 2020 capitation amounts for the remaining services.

[The exhibit has been updated to include the capitation amounts for 2020.](#)

3. Regarding the data input for the Reins Table – Projected, please provide a detailed narrative that describes the development of the data input into this table. If cell C33 has been overwritten provide justification and discuss in the actuarial memorandum.

[The claims from 2019 were trended forward to 2021. Geisinger does not have credible experience at the high claim levels to develop trend projections therefore, we utilized a Leveraged Trend Report published by a 3rd party for these trend projections. This report was used for all claims over \\$50,000, with higher trends applied for claims over \\$250k vs \\$500k vs \\$1mil. Two years of trend was applied to project the combined GHP and GQO experience from 2019 to 2021. The projected impact of the reinsurance recoveries is on Table 5, cell C33.](#)

4. Regarding Trend:

a. Was the data in Table 4 or 4b utilized in developing the proposed trend?

[Table 4b is utilized in developing the trend factors.](#)

b. Is the data in Table 4 or 4b raw unadjusted data or has it been normalized or otherwise adjusted? If the data has been adjusted, please provide an exhibit that quantitatively shows the unadjusted allowed monthly data for the 48 months. Also include the following monthly data:

- i. The average age factor;
- ii. The average geographic factor;
- iii. The average tobacco factor; and
- iv. The average benefit factor;

[The data provided in Table 4 and 4b is raw unadjusted data. An additional exhibit is provided in the file "PID_Response_Exhibits_GQO_Indiv_061920.xlsx" which includes the average age, geographic and tobacco factors for each month. The age factor is determined as of each month. The geographic factor is based on subscriber as allowed per rating rules. The average benefit factor is equal to paid / allowed for each month.](#)

5. Table 5, cells c16 and d16 require a formula input (1.01 * issuers morbidity assumption). Please update. Supporting data and narrative must be provided to justify your morbidity assumption.

We have updated Table 5, cell C16 to equal 1.01. We are not applying any additional issuer morbidity assumptions.

6. The Single Risk Pool Adjustments reported in column C of Table 5 should be consistent with the factors reported in cells F32 – F35 of Worksheet 1 of the URRT. The instructions for each template require that this information should be for the filing entity. Please update the URRT.

Cells F32-F35 of Worksheet 1 of the URRT have been updated to match column C of Table 5.

7. The “Trended EHB Allowed Claims” reported in Table 5 cell C23 should be consistent with the amount reported in cell F36 of worksheet 1 of the URRT. Please update the URRT.

The changes made in response to question 6 have made cell F36 of worksheet 1 equal Table 5 cell C23.

8. Regarding the supporting exhibit for the Change in Other Manual Factor in Table 5,

a. Please provide the actual reinsurance premium and recoveries for 2019 and the actual negotiated premium for 2020.

Our reinsurance agreement is based on a fiscal year period instead of a calendar year. The reinsurance premium paid for fiscal year 2019 (July 2018 to June 2019) Individual GHP and GQO members is \$844,329. The actual recoveries during that same period were \$698,444. Our negotiated reinsurance rate for fiscal year 2020 is \$2.00 PMPM. We are still negotiating the fiscal year 2021 rates that will be effective July 2020.

b. What is the basis for the estimated savings with the new PBM?

To estimate the impact of changing to the new PBM, we looked at historical claims experience by line of business and applied the pricing from the agreement with the new PBM. We considered the new discounts, dispensing fees and rebates to determine the estimated savings.

9. In developing the projected risk transfer amount of -\$7.31 pmpm, assumptions were made regarding coefficient changes and high-risk pool costs. Please provide quantitative support these assumptions.

To estimate the impact of the coefficient changes, we used a 3rd party consultant’s tool to analyze the impact on our population. For individual, we used the consultant’s best estimate for 2019 of

██████████ and their estimate using the weights from 2021 of ██████████. ██████████.

This is the “Estimated Impact of 2021 Coefficient Changes” on the ‘Risk Adjustment’ tab. For the High Cost Risk Pool, we used a 3rd party consultant’s nationwide estimate of the charge of ██████████. Our estimated recoveries are estimated based on historical experience over the \$1million dollar threshold.

a. If the Projected Incurred Risk Adjustment PMPM in cell C31, of Table 5, is modified based on the Department or CMS RA Transfer Amounts for BY 2019, please provide supporting data and narrative.

The plan year 2019 risk adjustment transfer was the basis for the projected risk adjustment PMPM.

Since we now know the actual amounts from the Department, we have updated this in Table 5.

10. The actuarial memorandum indicates that a risk adjustment user fee of \$0.19 is used in Table 5 cell D54; however, this table shows \$0.21. The 2021 NBPP indicates that CMS has finalized an amount of \$0.25 pmpm. Please update the actuarial memorandum and Table 5.

The assumption for the risk adjustment user fee has been updated to be \$0.25 PMPM. However, we are required to enter a percent of premium in Table 6 for this fee. Due to rounding the amount shown in Table 6 as a PMPM is \$0.26 PMPM. Since this is due to rounding, we believe that this level of accuracy is acceptable.

11. Regarding the administrative expenses,

a. Please explain why the 2021 projected administrative expense percent of premium is expected to be 5.24% percent of premium while it was 4.08% in 2020. Specifically, what caused this increase?

The main drivers of the increase in administrative expense as a percent of premium are a change in corporate overhead due to centralizing Geisinger's marketing department and strategy across the entire enterprise and the significant reduction in membership.

b. Please explain why quality improvements are aggregated for GHP and GQO. Since these are different products with different managed care initiatives and allow carriers differing controls over cost, why is this appropriate?

Our managed care initiatives and controls over cost do not vary by product. At Geisinger, we apply the same initiatives and controls to both HMO and PPO products.

i. Is the data provided in the Supporting Documents tab the actual reported amount in the 2019 annual statement? If not, please provide separately for each company.

The data provided in the original exhibit showed the combined GHP and GQO amounts from the 2019 annual statement. Please see the Quality Improvement tab of the "PID_Response_Exhibits_GQO_Indiv_061920.xlsx" file for company-specific amounts.

ii. The Department notes that the quality improvement initiatives has increased from .82% in 2020 to 1.9% in 2021. Please explain this increase.

The quality improvement initiatives are estimated in the pricing projections using the actual reported percent of premium expenses from the Supplemental Health Care Exhibit (SHCE) filings as shown in the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx" worksheet named "Quality_Improvement". The increase from 2018 to 2019 for the quality improvement expenses was due to a change in the methodology for allocating salaries and benefits in the SHCE filing.

12. Regarding Table 6:

a. Please provide the proposed commission schedules for 2021.

The Commission schedule is the file "Broker Commission FY 2021.pdf".

b. Using the proposed commission schedules, quantitatively show the development of the percent and pmpm amounts in cells C51 and D51 and support the assumed percent of business through the broker. Please see the commission tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051420v2.xlsx" file. As footnoted on the exhibit, the percent of the block in each bucket and the premium PMPM are both based on February 2020 data. The percent of premium calculated on this tab is used in Table 6 cell C51.

c. In developing the commission percent of premium of .3%, a premium of \$780.35 is used when the premium developed in Table 6 cell C64 is \$711.29. Please explain.

The development of the commissions adjustment uses the current (February 2020) premium. We used this premium to be consistent with the data on the block distribution.

d. The actuarial memorandum indicates that the PCORI fee is \$0.24 pmpm; however, Table 5 cell D55 shows an amount of \$0.21. Please update the actuarial memorandum.

We believe the PCORI fee of \$0.24 PMPM shown in the memorandum is correct. Table 6 cell C55 requires us to input a percentage which is used to calculate the PMPM amount shown in cell D55. Due to rounding, the PMPM amount shown in D55 is slightly lower than the \$0.24 PMPM from the memorandum.

13. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2021 relative to the 2020 design for all plans to be offered in 2021.

a. Include Pricing AV columns for 2020 and 2021.

Please see the updated Benefit Change tab in the "PID_Response_Exhibits_GQO_Indiv_061920.xlsx" file.

b. Please show the approved 2020 Pricing AVs for all plans in the 2020 column and the proposed 2021 Pricing AVs in the 2021 column.

Please see the updated Benefit Change tab in the "PID_Response_Exhibits_GQO_Indiv_061920.xlsx" file.

c. Also provide a supporting worksheet that shows the quantitative development of the proposed factors. If no changes were made to the 2020 plan design and the 2021 pricing AV changed, please explain.

An additional Exhibit demonstrating the development of the Pricing AV for several plans has been provided in the "PID_Response_Exhibits_GQO_Indiv_061920.xlsx" file. All plan pricing AVs have been revised this year to utilize all ACA market data (individual and small group) in the development of the value of each plan. We also looked at the historical paid to allowed for this market to normalize the model. Since we are updating the underlying data, all plan pricing AVs have changed even if there was no change in benefit.

14. What is the basis for the Catastrophic Eligibility Factor of .880 in Table 10 column O?

The catastrophic plan adjustment is made for the lower anticipated utilization due to the age restriction for enrollment into this plan. This factor has remained unchanged since calendar year 2016. Geisinger's enrollment in the catastrophic plan is not credible and has not been used to determine if this factor should change.

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

The professional copays on the expanded bronze plans for primary and specialty care are below 50% coinsurance. The expanded bronze plans in this market have a primary care copay of \$40 and a specialty copay of \$80. Projected average cost per visit for this population for primary care is \$100 and for specialty is \$204.

16. Please provide detail on the alternative method used for the AV calculation, the adjustments to the benefits used in the AV calculator (approach 1) and show calculations of the adjustments.

Please see the worksheet "AV Calculator" in the file named

"PID_Response_Exhibits_GQO_Indiv_061920.xlsx". We use approach 1 to combine our three generic copay tiers. The AV Calculator cannot handle multiple generic tier copays. We weight together the 3 generic copays in our plan designs by distribution to come up with one copay amount. The distribution is based on the total allowed costs in the experience period.

17. Please explain why the total members, including those non-billable members, were not used in developing the age calibration adjustment.

Our interpretation of the guidance was to remove the members with \$0 premium from the calibration. This is consistent with how we have calculated age calibration factors in prior years.

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

Yes, the rates on Table 11 are the same as the rates in the PA Plan Design Summary and Rate Tables, Federal Rate Template and the binder.

19. Table 14 indicates that there is an approved network in Rating Area 8. Is this correct?

This is not correct. Rating Area 8 has been removed from Table 14.

20. A network adjustment equal to 1.000 is being applied in the development of the Index Rate. Please provide quantitative justification that there is no difference in claim costs between the HMO and the PPO (GHP and GQO) experience that is underlying the manual rate to support a 1.000 factor.

At Geisinger Health Plan, we have the same provider contracts for both HMO and PPO products. The reimbursements to providers are the same. We also apply the same care management and cost controls. There is no network adjustment necessary.

21. The following questions are related to the risk adjustment transfer amount:

a. The projected risk adjustment transfer amount for 2021 per Table 5 of the PA Rate Template is -\$7.31 PMPM. The independent estimates calculated by the PID suggest that the combined experience period risk adjustment amount for both legal entities is \$17.95 PMPM. Please reconcile this difference.

The plan year 2019 risk adjustment transfer was the basis for the projected risk adjustment PMPM. Since we now know the actual amounts from the Department, we have updated this in Table 5. In support of the updated projection based on the transfer payments provided by the Department, please see the updated Risk Adjustment tab in the file "PID_Response_Exhibits_GQO_Indiv_061920.xlsx".

b. Please confirm the projected risk adjustment transfer amount will be updated to utilize the actual 2019 Risk Adjustment amount, modified to reflect any estimated change in the state-wide average premium between 2019 and 2021.

The plan year 2019 risk adjustment transfer was the basis for the projected risk adjustment PMPM. Since we now know the actual amounts from the Department, we have updated this in Table 5. Since Geisinger represents only about 6% of the PA individual market we do not have enough data to accurately adjust projections for the change in market premium in future periods.

22. Table 3 of the PA Rate Template shows the components of trend which include a -89.40% trend assumption for capitation. While this assumption is justified and calculated on the 'Capitation' tab of the additional exhibits, please confirm if there was any corresponding adjustment applied elsewhere to reflect that Geisinger will be responsible for covering the costs of chiropractic and mental health services which are no longer capitated in 2021.

The overall total trend includes covering these services. The reduction in capitation trend is an adjustment made after developing trend and results in an increase in inpatient, outpatient and professional trends so that the total annual cost is "shifted" to these other categories.

23. Table 13 shows the geographic factors by rating area. While the factors have not changed from the prior year, please explain what analysis has been performed to confirm the adequacy of the factors for the 2021 rates.

The geographic factors used in the filing are consistent with the current approved factors. We would like to keep the factors constant in order to maintain consistency in the market. Additionally, there have not been any significant changes to our provider contracting so we don't expect to see any large changes by area. Since these factors are normalized, they would not impact the overall rate increase and would instead cause increased disruption to our membership.

24. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost pmpms for calendar years 2015 – 2019, as applicable.

Please see the worksheet named "Projected vs Actual" in the file named "PID_Response_Exhibits_GQO_Indiv_061920.xlsx". Please keep in mind our small market share and significant membership changes from year to year.

25. Please provide an exhibit showing the financial gains and losses for calendar years 2014 – 2019 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy.

Please see the worksheet named “Financial Performance” in the file named “PID_Response_Exhibits_GQO_Indiv_061920.xlsx”.

26. 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.

Acknowledged.

Geisinger Quality Options
Individual Filing for 2021
Capitation History

	2016	2017	2018	2019	2020	Proj. 2021
Chiropractic Coverage:	\$0.20	\$0.16	\$0.26	\$0.31	\$0.00	\$0.00
Nurseline:	\$0.04	\$0.04	\$0.04	\$0.04	\$0.04	\$0.04
Mental Health & Substance Abuse/Autism:	\$5.40	\$7.48	\$9.21	\$7.19	\$0.00	\$0.00
Pediatric Dental:	\$0.00	\$0.15	\$0.12	\$0.05	\$0.05	\$0.05
Total Capitation:	\$5.64	\$7.84	\$9.63	\$7.59	\$0.09	\$0.09
Trend:		39%	23%	-21%	-99%	0%

Geisinger Quality Options
Individual Filing for 2021
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	Average Age	Average Area	Average Tobacco	Benefit Factor
Jan-16		\$2,586,212.22	1.0000	\$ 2,586,212.22	5,712	\$ 452.77		(\$45,762.43)	\$3,485,309.93	\$ 610.17	1.814	1.081	1.009	0.742
Feb-16		\$3,797,155.77	1.0000	\$ 3,797,155.77	6,065	\$ 626.08		(\$52,742.73)	\$4,736,988.65	\$ 781.05	1.808	1.080	1.009	0.802
Mar-16		\$3,813,522.76	1.0000	\$ 3,813,522.76	6,248	\$ 610.40		(\$63,127.31)	\$4,742,599.89	\$ 759.11	1.811	1.080	1.009	0.804
Apr-16		\$3,245,203.90	1.0000	\$ 3,245,203.90	6,293	\$ 515.69		(\$63,830.24)	\$4,090,229.07	\$ 649.97	1.813	1.079	1.009	0.793
May-16		\$3,427,806.70	1.0000	\$ 3,427,806.70	6,265	\$ 547.15		(\$71,308.43)	\$4,268,711.00	\$ 681.38	1.810	1.079	1.009	0.803
Jun-16		\$3,518,165.52	1.0000	\$ 3,518,165.52	6,230	\$ 564.69		(\$71,444.86)	\$4,332,527.97	\$ 695.40	1.816	1.079	1.009	0.812
Jul-16		\$3,886,857.17	1.0000	\$ 3,886,857.17	6,198	\$ 627.13		(\$67,236.67)	\$4,655,105.48	\$ 751.09	1.813	1.078	1.009	0.835
Aug-16		\$3,538,949.84	1.0000	\$ 3,538,949.84	6,114	\$ 578.80		(\$86,014.98)	\$4,291,427.92	\$ 701.87	1.816	1.078	1.009	0.825
Sep-16		\$3,850,604.00	1.0000	\$ 3,850,604.00	6,067	\$ 634.71		(\$69,504.45)	\$4,574,383.64	\$ 754.02	1.815	1.078	1.009	0.842
Oct-16		\$3,546,150.97	1.0000	\$ 3,546,150.97	5,993	\$ 591.68		(\$71,680.53)	\$4,264,858.41	\$ 711.60	1.814	1.079	1.009	0.831
Nov-16		\$3,824,988.26	1.0000	\$ 3,824,988.26	5,926	\$ 645.48		(\$98,414.14)	\$4,511,532.90	\$ 761.34	1.822	1.079	1.009	0.848
Dec-16	\$32,342,241.76	\$3,841,417.87	1.0000	\$ 3,841,417.87	5,855	\$ 656.14	\$10,452,887.17	(\$108,447.18)	\$4,506,733.36	\$ 769.78	1.825	1.078	1.009	0.852
Jan-17		\$215,873.51	1.0000	\$ 215,873.51	388	\$ 556.38		(\$5,453.14)	\$283,431.10	\$ 730.49	1.550	1.019	1.008	0.762
Feb-17		\$164,212.07	1.0000	\$ 164,212.07	352	\$ 466.51		(\$3,815.02)	\$220,856.70	\$ 627.43	1.569	1.011	1.007	0.744
Mar-17		\$250,876.98	1.0000	\$ 250,876.98	297	\$ 844.70		(\$2,883.09)	\$286,938.62	\$ 966.12	1.552	1.000	1.008	0.874
Apr-17		\$57,099.30	1.0000	\$ 57,099.30	291	\$ 196.22		(\$2,747.75)	\$84,775.09	\$ 291.32	1.568	0.998	1.008	0.674
May-17		\$99,398.93	1.0000	\$ 99,398.93	285	\$ 348.77		(\$2,747.75)	\$138,268.10	\$ 485.15	1.578	0.996	1.007	0.719
Jun-17		\$110,044.59	1.0000	\$ 110,044.59	266	\$ 413.70		(\$2,049.12)	\$144,933.07	\$ 544.86	1.600	0.994	1.006	0.759
Jul-17		\$193,655.82	1.0000	\$ 193,655.82	259	\$ 747.71		(\$2,729.60)	\$221,287.07	\$ 854.39	1.605	0.991	1.005	0.875
Aug-17		\$75,436.09	1.0000	\$ 75,436.09	259	\$ 291.26		(\$2,704.42)	\$109,866.15	\$ 424.19	1.591	0.990	1.006	0.687
Sep-17		\$103,437.42	1.0000	\$ 103,437.42	254	\$ 407.23		(\$1,945.89)	\$114,990.36	\$ 452.72	1.596	0.989	1.006	0.900
Oct-17		\$107,373.13	1.0000	\$ 107,373.13	255	\$ 421.07		(\$2,736.65)	\$141,264.02	\$ 553.98	1.596	0.989	1.006	0.760
Nov-17		\$109,164.13	1.0000	\$ 109,164.13	252	\$ 433.19		(\$3,050.70)	\$128,657.43	\$ 510.55	1.589	0.987	1.006	0.848
Dec-17	\$2,150,417.03	\$234,480.20	1.0000	\$ 234,480.20	245	\$ 957.06	\$445,698.63	(\$2,411.53)	\$256,208.43	\$ 1,045.75	1.579	0.990	1.006	0.915
Jan-18		\$141,899.21	1.0000	\$ 141,899.21	284	\$ 499.65		(\$2,019.42)	\$212,225.41	\$ 747.27	1.673	0.997	1.007	0.669
Feb-18		\$164,660.99	1.0000	\$ 164,660.99	275	\$ 598.77		(\$2,019.43)	\$230,494.44	\$ 838.16	1.689	0.990	1.007	0.714
Mar-18		\$113,038.67	1.0000	\$ 113,038.67	276	\$ 409.56		(\$2,019.42)	\$184,991.51	\$ 670.26	1.697	0.990	1.007	0.611
Apr-18		\$137,851.54	1.0000	\$ 137,851.54	274	\$ 503.11		\$50,339.37	\$232,079.27	\$ 847.00	1.698	0.991	1.007	0.594
May-18		\$80,506.88	1.0000	\$ 80,506.88	271	\$ 297.07		(\$28,390.14)	\$80,310.93	\$ 296.35	1.695	0.989	1.007	1.002
Jun-18		\$86,322.70	1.0000	\$ 86,322.70	271	\$ 318.53		(\$28,390.14)	\$85,688.34	\$ 316.19	1.697	0.989	1.007	1.007
Jul-18		\$87,137.79	1.0000	\$ 87,137.79	273	\$ 319.19		(\$3,559.18)	\$123,330.72	\$ 451.76	1.708	0.989	1.007	0.707
Aug-18		\$104,604.52	1.0000	\$ 104,604.52	269	\$ 388.86		(\$3,559.18)	\$127,523.28	\$ 474.06	1.710	0.988	1.007	0.820
Sep-18		\$139,000.46	1.0000	\$ 139,000.46	275	\$ 505.46		(\$3,559.18)	\$165,497.61	\$ 601.81	1.711	0.985	1.007	0.840
Oct-18		\$121,396.27	1.0000	\$ 121,396.27	267	\$ 454.67		(\$4,535.48)	\$146,071.28	\$ 547.08	1.723	0.984	1.007	0.831
Nov-18		\$149,979.33	1.0000	\$ 149,979.33	268	\$ 559.62		(\$4,535.48)	\$193,326.03	\$ 721.37	1.738	0.984	1.007	0.776
Dec-18	\$1,868,863.49	\$922,959.79	1.0000	\$ 922,959.79	255	\$ 3,619.45	\$528,295.71	(\$4,535.48)	\$959,331.89	\$ 3,762.09	1.761	0.981	1.007	0.962
Jan-19		\$1,625,917.15	1.0000	\$ 1,625,917.15	5,324	\$ 305.39		(\$37,671.40)	\$2,424,778.37	\$ 455.44	1.947	1.071	1.008	0.671
Feb-19		\$1,394,661.70	1.0000	\$ 1,394,661.70	5,444	\$ 256.18		(\$38,199.11)	\$1,977,644.66	\$ 363.27	1.945	1.071	1.008	0.705
Mar-19		\$2,295,270.89	0.9999	\$ 2,295,472.80	5,377	\$ 426.91		(\$38,199.11)	\$2,987,070.89	\$ 555.53	1.952	1.070	1.008	0.768
Apr-19		\$1,909,575.50	0.9995	\$ 1,910,623.02	5,381	\$ 355.07		(\$39,611.00)	\$2,582,567.87	\$ 479.94	1.952	1.071	1.008	0.740
May-19		\$1,931,136.66	0.9986	\$ 1,933,809.20	5,413	\$ 357.25		(\$39,611.00)	\$2,583,851.62	\$ 477.34	1.953	1.070	1.008	0.748
Jun-19		\$2,009,954.97	0.9881	\$ 2,034,256.98	5,452	\$ 373.12		(\$39,611.00)	\$2,660,607.86	\$ 488.01	1.951	1.071	1.008	0.765
Jul-19		\$2,455,705.39	0.9882	\$ 2,484,907.31	5,391	\$ 460.94		(\$55,901.30)	\$3,083,254.86	\$ 571.93	1.962	1.069	1.008	0.806
Aug-19		\$2,725,787.92	0.9861	\$ 2,764,298.48	5,317	\$ 519.90		(\$55,901.30)	\$3,308,741.83	\$ 622.29	1.966	1.068	1.008	0.835
Sep-19		\$2,486,558.26	0.9825	\$ 2,530,818.18	5,265	\$ 480.69		(\$55,901.30)	\$3,069,972.20	\$ 583.09	1.971	1.068	1.008	0.824
Oct-19		\$2,605,318.57	0.9737	\$ 2,675,723.50	5,209	\$ 513.67		(\$55,901.32)	\$3,231,446.53	\$ 620.36	1.971	1.067	1.008	0.828
Nov-19		\$2,429,204.03	0.9550	\$ 2,543,778.44	5,192	\$ 489.94		(\$55,255.63)	\$3,031,159.78	\$ 583.81	1.972	1.066	1.007	0.839
Dec-19	\$44,140,442.96	\$3,040,888.85	0.9206	\$ 3,303,086.90	5,116	\$ 645.64	\$7,767,671.33	(\$55,900.33)	\$3,756,264.71	\$ 734.22	1.962	1.066	1.008	0.879

* Express Completion Factor as a percentage
**Express Prescription Drug Rebates as a negative number

Geisinger Quality Options

Individual Filing for 2021

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	Average Age	Average Area	Average Tobacco	Benefit Factor
Jan-16		\$9,020,772.00	1.0000	\$ 9,020,772.00	28,252	\$ 319.29		(\$196,232.70)	\$12,915,050.17	\$ 457.13	1.816	1.070	1.010	0.698
Feb-16		\$11,621,140.83	1.0000	\$ 11,621,140.83	29,408	\$ 395.17		(\$239,294.69)	\$15,583,461.87	\$ 529.91	1.812	1.070	1.010	0.746
Mar-16		\$13,079,502.53	1.0000	\$ 13,079,502.53	30,310	\$ 431.52		(\$259,465.29)	\$17,214,330.58	\$ 567.94	1.815	1.070	1.010	0.760
Apr-16		\$13,042,340.59	1.0000	\$ 13,042,340.59	31,563	\$ 413.21		(\$276,013.09)	\$16,880,272.30	\$ 534.80	1.826	1.070	1.010	0.773
May-16		\$13,407,642.01	1.0000	\$ 13,407,642.01	31,281	\$ 428.62		(\$281,279.76)	\$17,295,992.18	\$ 552.92	1.830	1.071	1.010	0.775
Jun-16		\$12,894,174.58	1.0000	\$ 12,894,174.58	30,879	\$ 417.57		(\$280,544.70)	\$16,557,279.15	\$ 536.19	1.835	1.070	1.010	0.779
Jul-16		\$13,029,539.44	1.0000	\$ 13,029,539.44	30,641	\$ 425.23		(\$308,939.48)	\$16,455,031.86	\$ 537.03	1.836	1.070	1.010	0.792
Aug-16		\$13,198,306.31	1.0000	\$ 13,198,306.31	30,218	\$ 436.77		(\$342,887.89)	\$16,652,170.01	\$ 551.07	1.841	1.070	1.010	0.793
Sep-16		\$13,701,827.50	1.0000	\$ 13,701,827.50	29,883	\$ 458.52		(\$304,981.48)	\$17,057,728.17	\$ 570.82	1.843	1.070	1.010	0.803
Oct-16		\$13,870,796.31	1.0000	\$ 13,870,796.31	29,441	\$ 471.14		(\$372,653.67)	\$16,998,892.02	\$ 577.39	1.844	1.070	1.009	0.816
Nov-16		\$14,054,327.35	1.0000	\$ 14,054,327.35	29,015	\$ 484.38		(\$401,375.40)	\$17,140,859.18	\$ 590.76	1.849	1.070	1.009	0.820
Dec-16	\$152,605,652.56	\$16,548,028.50	1.0000	\$ 16,548,028.50	28,436	\$ 581.94	\$46,609,902.69	(\$453,923.45)	\$19,609,641.57	\$ 689.61	1.852	1.070	1.009	0.844
Jan-17		\$16,806,124.38	1.0000	\$ 16,806,124.38	44,659	\$ 376.32		(\$386,723.43)	\$22,469,532.02	\$ 503.14	1.871	1.082	1.010	0.748
Feb-17		\$17,758,324.47	1.0000	\$ 17,758,324.47	46,193	\$ 384.44		(\$410,824.25)	\$23,062,165.95	\$ 499.26	1.863	1.083	1.010	0.770
Mar-17		\$19,961,659.20	1.0000	\$ 19,961,659.20	46,817	\$ 426.38		(\$451,813.24)	\$25,310,101.41	\$ 540.62	1.863	1.084	1.010	0.789
Apr-17		\$19,586,095.23	1.0000	\$ 19,586,095.23	46,083	\$ 425.02		(\$353,209.64)	\$24,715,660.88	\$ 536.33	1.869	1.084	1.010	0.792
May-17		\$21,204,999.72	1.0000	\$ 21,204,999.72	45,049	\$ 470.71		(\$406,188.15)	\$26,137,704.94	\$ 580.21	1.877	1.084	1.010	0.811
Jun-17		\$20,188,218.51	1.0000	\$ 20,188,218.51	44,158	\$ 457.18		(\$386,069.04)	\$24,875,663.83	\$ 563.33	1.881	1.084	1.010	0.812
Jul-17		\$22,659,699.86	1.0000	\$ 22,659,699.86	43,207	\$ 524.45		(\$351,783.60)	\$26,963,458.90	\$ 624.05	1.885	1.084	1.009	0.840
Aug-17		\$21,008,312.93	1.0000	\$ 21,008,312.93	42,484	\$ 494.50		(\$385,857.21)	\$25,321,023.39	\$ 596.01	1.890	1.084	1.009	0.830
Sep-17		\$19,562,044.43	1.0000	\$ 19,562,044.43	41,752	\$ 468.53		(\$365,656.15)	\$23,535,716.44	\$ 563.70	1.895	1.084	1.009	0.831
Oct-17		\$21,745,194.32	1.0000	\$ 21,745,194.32	40,665	\$ 534.74		(\$392,993.50)	\$25,815,646.53	\$ 634.84	1.901	1.084	1.009	0.842
Nov-17		\$21,691,946.23	1.0000	\$ 21,691,946.23	39,604	\$ 547.72		(\$386,264.19)	\$25,496,471.99	\$ 643.79	1.908	1.084	1.009	0.851
Dec-17	\$336,861,114.76	\$21,059,782.16	1.0000	\$ 21,059,782.16	38,500	\$ 547.01	\$59,675,275.81	(\$357,470.49)	\$24,569,678.08	\$ 638.17	1.914	1.084	1.009	0.857
Jan-18		\$24,953,612.97	1.0000	\$ 24,953,612.97	59,910	\$ 416.52		(\$462,999.69)	\$30,021,280.84	\$ 501.11	1.854	1.090	1.009	0.831
Feb-18		\$26,663,740.17	1.0000	\$ 26,663,740.17	58,804	\$ 453.43		(\$456,396.87)	\$31,207,018.54	\$ 530.70	1.853	1.090	1.009	0.854
Mar-18		\$29,331,985.51	1.0000	\$ 29,331,985.51	58,021	\$ 505.54		(\$457,068.84)	\$33,665,944.39	\$ 580.24	1.853	1.089	1.009	0.871
Apr-18		\$29,181,677.06	1.0000	\$ 29,181,677.06	57,655	\$ 506.14		(\$434,903.99)	\$33,097,173.46	\$ 574.06	1.856	1.090	1.009	0.882
May-18		\$28,764,512.70	1.0000	\$ 28,764,512.70	56,880	\$ 505.71		(\$513,642.76)	\$32,681,985.40	\$ 574.58	1.860	1.090	1.009	0.880
Jun-18		\$27,250,999.89	1.0000	\$ 27,250,999.89	56,496	\$ 482.35		(\$513,704.01)	\$30,591,143.09	\$ 541.47	1.861	1.090	1.009	0.891
Jul-18		\$29,144,026.83	0.9999	\$ 29,145,564.14	55,919	\$ 521.21		(\$690,399.50)	\$32,126,162.82	\$ 574.51	1.860	1.089	1.009	0.907
Aug-18		\$29,024,613.85	0.9999	\$ 29,028,176.78	55,398	\$ 523.99		(\$690,072.30)	\$32,024,681.24	\$ 578.08	1.861	1.089	1.009	0.906
Sep-18		\$26,865,686.08	0.9999	\$ 26,867,661.08	55,106	\$ 487.56		(\$690,236.19)	\$29,508,868.40	\$ 535.49	1.863	1.089	1.009	0.910
Oct-18		\$33,759,737.02	0.9998	\$ 33,767,516.37	54,588	\$ 618.59		(\$869,932.43)	\$36,638,405.81	\$ 671.18	1.865	1.089	1.009	0.922
Nov-18		\$31,450,062.10	0.9989	\$ 31,483,268.48	53,923	\$ 583.86		(\$869,900.71)	\$33,879,562.04	\$ 628.30	1.870	1.089	1.009	0.929
Dec-18	\$531,789,998.67	\$29,807,796.77	0.9980	\$ 29,867,827.61	53,279	\$ 560.59	\$48,777,844.64	(\$869,702.21)	\$32,123,201.87	\$ 602.92	1.872	1.089	1.009	0.930
Jan-19		\$20,547,323.97	0.9974	\$ 20,600,726.63	42,885	\$ 480.37		(\$504,374.14)	\$25,523,631.83	\$ 595.16	1.875	1.054	1.008	0.807
Feb-19		\$19,747,337.71	0.9977	\$ 19,793,634.42	41,597	\$ 475.84		(\$505,108.80)	\$23,540,986.21	\$ 565.93	1.879	1.051	1.008	0.841
Mar-19		\$21,173,501.11	0.9981	\$ 21,214,865.04	38,466	\$ 551.52		(\$506,874.36)	\$24,951,472.78	\$ 648.66	1.892	1.046	1.008	0.850
Apr-19		\$23,139,349.83	0.9965	\$ 23,220,322.39	37,804	\$ 614.23		(\$452,575.38)	\$26,913,846.10	\$ 711.93	1.894	1.045	1.008	0.863
May-19		\$21,381,971.93	0.9956	\$ 21,476,668.88	37,159	\$ 577.97		(\$451,789.50)	\$24,906,316.80	\$ 670.26	1.897	1.045	1.008	0.862
Jun-19		\$18,635,791.11	0.9930	\$ 18,767,367.43	36,762	\$ 510.51		(\$451,177.12)	\$21,613,980.32	\$ 587.94	1.897	1.045	1.008	0.868
Jul-19		\$19,103,049.36	0.9919	\$ 19,259,413.08	35,822	\$ 537.64		(\$512,230.27)	\$22,052,217.44	\$ 615.61	1.901	1.044	1.008	0.873
Aug-19		\$21,024,988.64	0.9879	\$ 21,282,882.20	35,331	\$ 602.39		(\$514,376.79)	\$23,782,534.29	\$ 673.14	1.904	1.044	1.008	0.895
Sep-19		\$19,247,701.71	0.9843	\$ 19,555,167.00	34,683	\$ 563.83		(\$513,610.32)	\$22,044,550.30	\$ 635.60	1.907	1.044	1.008	0.887
Oct-19		\$20,976,777.63	0.9629	\$ 21,785,079.63	34,078	\$ 639.27		(\$512,939.65)	\$24,466,256.71	\$ 717.95	1.909	1.043	1.008	0.890
Nov-19		\$19,246,441.63	0.9639	\$ 19,967,385.65	33,499	\$ 596.06		(\$513,893.53)	\$22,267,758.59	\$ 664.73	1.911	1.043	1.008	0.897
Dec-19	\$313,128,625.70	\$19,857,984.25	0.9228	\$ 21,519,881.76	33,036	\$ 651.41	\$43,242,047.12	(\$513,435.00)	\$23,669,505.00	\$ 716.48	1.914	1.043	1.008	0.909

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

**Geisinger Quality Options
Individual Filing for 2021
Quality Improvement Initiatives Estimates**

**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Geisinger Quality Options, Inc.
SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1**

Business Subject to MLR
Comprehensive Health Coverage
Individual

Line 1.1	Health premiums earned (From Part 2, Line 1.11)	52,379,874
Line 6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	694,016

Estimated Percentage:	1.3%
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Geisinger Quality Options Individual Filing for 2021 Benefit Changes

[illegible]

75729PA0012687	Geisinger Marketplace All-Access PPO 40/80/8400	MOOP increased 8150 to 8550, Deductible increased 7100 to 8400, PCP copay increased 30 to 40, Specialist copay increased 60 to 80	78.4%	65.9%
75729PA0012688	Geisinger Marketplace All-Access PPO 40/80/8400	MOOP increased 8150 to 8550, Deductible increased 7100 to 8400, PCP copay increased 30 to 40, Specialist copay increased 60 to 80	78.4%	65.9%
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	MOOP increased 8150 to 8550, Deductible increased 7100 to 8400, PCP copay increased 30 to 40, Specialist copay increased 60 to 80	78.4%	65.9%
75729PA0012690	Geisinger Marketplace All-Access PPO 40/80/8400	MOOP increased 8150 to 8550, Deductible increased 7100 to 8400, PCP copay increased 30 to 40, Specialist copay increased 60 to 80	78.4%	65.9%
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	MOOP increased 8150 to 8550, Deductible increased 7100 to 8400, PCP copay increased 30 to 40, Specialist copay increased 60 to 80	78.4%	65.9%
75729PA0012692	Geisinger Marketplace All-Access PPO 40/80/8400	MOOP increased 8150 to 8550, Deductible increased 7100 to 8400, PCP copay increased 30 to 40, Specialist copay increased 60 to 80	78.4%	65.9%
75729PA0012701	Geisinger Marketplace All-Access PPO 40/80/8400	MOOP increased 8150 to 8550, Deductible increased 7100 to 8400, PCP copay increased 30 to 40, Specialist copay increased 60 to 80	78.4%	65.9%
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%
75729PA0012703	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%
75729PA0012704	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%
75729PA0012705	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%
75729PA0012707	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%
75729PA0012708	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%
75729PA0012709	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%
75729PA0012711	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%
75729PA0012713	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%
75729PA0012714	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	New Plan		76.7%

Geisinger Quality Options
Individual Filing for 2021
Pricing AV Example

Plan Name:	Geisinger Marketplace All- Access PPO 20/40/3000	Geisinger Marketplace All- Access PPO 30/60/4650	Geisinger Marketplace All- Access PPO 40/80/8400
HIOS ID:	75729PA0012647	75729PA0012664	75729PA0012681
Metallic Level:	Gold	Silver	Bronze
Pricing AV Table 10:	0.913	0.830	0.659

Benefit Component	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value
PCP	0.4%	0.7%	0.9%
SPC	0.7%	1.1%	1.4%
Urgent Care	0.1%	0.1%	0.1%
ER	0.7%	1.0%	0.0%
IP (inc MH)	0.2%	0.0%	0.0%
OP Surgery	0.5%	0.0%	0.0%
MRI/CAT/PET	0.0%	0.0%	0.0%
Pharmacy Deductible	0.0%	0.1%	0.0%
Pharmacy Generic Copay	3.0%	4.0%	0.0%
Pharmacy Brand Preferred Copay	0.6%	0.9%	0.0%
Pharmacy Brand Non-Preferred Copay	0.1%	0.2%	0.0%
Pharmacy Specialty Coinsurance	0.0%	3.8%	0.0%
Pharmacy Specialty Maximum	0.3%	0.0%	0.0%
Coinsurance	5.8%	6.0%	0.0%
Deductible	4.1%	6.7%	36.1%
MOOP	-1.2%	-1.7%	0.0%
Out-of-Network	1.0%	1.0%	1.0%
Total Estimated Cost Sharing	16.1%	23.7%	39.4%
Unadjusted Plan Share	83.9%	76.3%	60.6%
Market Adjustment	1.088	1.088	1.088
Pricing AV	0.913	0.830	0.659

Market Adjustment

Individual Market Experience in 2019

Paid	\$245,923,712 (Table 2b: Ultimate Incurred Claims + Total Prescription Drug Rebates + Total EHB Capitation)
Allowed	\$289,165,759 (Table 2b: Allowed Claims (Non-Capitated) + Total Prescription Drug Rebates + Total EHB Capitation)

Paid to Allowed	85.0%
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Weighted Average Pricing AV, Experience Period membership, includes CSR Plans

Average AV	78.1%
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Market Adjustment	1.088
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Model variation from actual experience needs to be accounted for.

Geisinger Quality Options
Individual Filing for 2021
AV Calculator Adjustment to Pharmacy Cost Sharing

Tier Desc.	% Allowed	AV Calculator Tier	% Allowed
Zero	19%		
Generic Preferred	12%		
Generic NonPreferred	69%	Generic	100%
Total	100%		100%

By Drug Plan ID

Tier Desc.	PAF001	PAF002	PAF003	PAF004	PAF005	PAF006	PAF007	PAF008	PAF009	PAF010	PAF011
Zero	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%
Generic Preferred	\$0.00	\$0.00	\$10.00	\$3.00	\$3.00	\$5.00	\$3.00	\$3.00	\$3.00	\$3.00	0%
Generic NonPreferred	\$0.00	\$1.00	\$20.00	\$15.00	\$5.00	\$15.00	\$15.00	\$20.00	\$20.00	\$20.00	0%
AV Calculator Tier	PAF001	PAF002	PAF003	PAF004	PAF005	PAF006	PAF007	PAF008	PAF009	PAF010	PAF011
Generic	\$0.00	\$0.69	\$15.00	\$10.71	\$3.81	\$10.95	\$10.71	\$14.16	\$14.16	\$14.16	0%

**Geisinger Quality Options
Individual Filing for 2021
Risk Adjustment**

2019 Payment Transfer PMPM: \$18.01

Estimated Impact of 2021 Coefficient Changes:

2021 Transfer Estimate after Coefficient Changes:

High Cost Risk Pool Charge Estimate PMPM:

High Cost Risk Pool Reinsurace Recoveries Estimate PMPM:

2021 Best Estimate Payment Transfer PMPM: \$11.77

Geisinger Quality Options
Individual Filing for 2021
Projected vs Actual Claims PMPM

Calendar Year	Projected Claims	Actual Claims	Proj/Actual
2019	\$638.69	\$430.45	1.484
2018	\$620.56	\$690.41	0.899
2017	\$740.94	\$505.75	1.465
2016	\$488.51	\$587.64	0.831
2015	\$272.95	\$372.00	0.734

All figures are pulled from rate filing documents for ACA business only.

Projected Claims are from URRT in 2015 and 2016 and Table 5 for 2017-2019.

Actual claims are from Table 4 and do not include capitation and pharmacy rebates.

**Geisinger Quality Options
Individual Filing for 2021
Financial Performance**

Calendar Year	Member Months	Total Premium	Total Incurred Claims	Total Administrative Expenses	Total Paid Taxes and Fees	Profit	Annual Underwriting Gain/Loss	Underwriting Gain/Loss PMPY
2019	63,881	\$44,140,443	\$27,497,354	\$2,534,841	\$1,468,102	\$12,640,146	\$16,643,089	\$3,126
2018	3,258	\$1,868,863	\$2,249,358	\$117,596	\$996,152	-\$1,494,243	-\$380,495	-\$1,401
2017	3,403	\$2,150,417	\$1,721,052	\$138,199	\$345,986	-\$54,820	\$429,365	\$1,514
2016	72,965	\$32,342,242	\$42,877,035	\$2,883,454	-\$10,224,163	-\$3,194,084	-\$10,534,793	-\$1,733
2015	33,566	\$12,867,630	\$12,486,537	\$1,310,081	-\$1,484,048	\$555,060	\$381,093	\$136
2014	31,563	\$10,879,004	\$13,679,288	\$1,526,742	\$79,496	-\$4,406,522	-\$2,800,284	-\$1,065

This requested information does not include capitation, pharmacy rebates, and risk adjustment transfer payments and does not accurately reflect the experience of this market.

Geisinger Quality Options
Individual Filing for 2021
Response to Questions Round 2
SERFF Tracking Number: GSHP-132364636

1. The PAAM indicates that the projected MLR is estimated to be in excess of 80%. Please state the specific projected 2021 Federal Rebate MLR.

The projected loss ratio calculation is shown in the Actuarial Memorandum on page 8. This calculation uses the federally prescribed minimum loss ratio (MLR) formula.

2. The Total Required Revenue pmpm in Table 6 cell C64 does not match cell D82 of worksheet 2 of the URRT. Please review and revise or explain.

This difference has to do with the order of operations and specifically that the sum of a product is not equal to the product of a sum. Table 5 and Table 6 are calculating the premiums for the whole book by multiplying member weighted average factors together. This is the product of sums equation and multiplies average factors together to get a total market average. Table 10 and the URRT are calculating the plan-specific premiums and weighting them up by membership to get the average premium. This is the sum of products equation where total premium is the result of products at the plan level, then summed to a total market average.

The Premium Calculation exhibit of the file "PID_Response_Exhibits_GQO_Indiv_071620.xlsx" shows this difference in calculation using the five unique GQO Individual plans. The values in rows 6 to 10 and columns B to G of this table come from Table 10. The Pure Premium from Table 10 and the Premium from the URRT Worksheet 2 line 4.17 are calculated in columns F and H and in total in row 12. You can see that these values all match the exhibits provided. Row 13 demonstrates the calculation used on Table 5 and Table 6 to calculate the Market-Adjusted Projected Incurred Total Claims PMPM and Projected Required Revenue PMPM. You can see here that multiplying the product of the weighted Pricing AV, Benefit Richness, and CSR factors by the Market Adjusted Index Rate and membership is not the same value as weighting the Pure Premiums or the URRT Premium by membership.

3. In response to question 8 regarding private reinsurance you indicate that you are still negotiating the fiscal year 2021 rates that will be effective July 2020. Please provide the finalized amount.

The finalized reinsurance rate for fiscal year 2021 is \$1.87 PMPM. We have lowered our coinsurance from 90% to 30% on this market. Therefore, the final rate is significantly lower than we were projecting in early May when we originally submitted the filing.

4. The response to question 11 indicates that the main drivers of the increase in administrative expense are (1) a change in corporate overhead changes and (2) the reduction in membership. Please separately provide, and demonstrate quantitatively, the impact that each of these two components contributed to the overall administrative expense increase as a percent of premium.

The percent of premium increase for each of these components is shown in the Administrative Expense exhibit of the file named "PID_Response_Exhibits_GQO_Indiv_071620.xlsx".

5. In response to question 11 regarding the Quality Improvements you indicate that, “The increase from 2018 to 2019 for the quality improvement expenses was due to a change in the methodology for allocating salaries and benefits in the SHCE filing.” How does methodological changes in the allocation of salaries and benefits impact the 2021 projected QI expense initiatives? Please provide specific details regarding these expenses.

The projected Quality Improvements in 2021 are estimated based on the same percent of premium that was experienced in 2019. Each department at GHP is surveyed to determine how much Quality Improvement their employees provide. This survey is used for the HCQI analysis in the Minimum Loss Ratio reporting required by CMS. In the CY 2018 HCQI analysis, Geisinger only used 50% of total salaries and benefits associated with Quality. In CY 2019, Geisinger used 100% of total salaries and benefits associated with Quality Improvement due to a methodology change.

6. The following questions are related to the response to question 13:

a. It is noted that the “plan pricing AVs have been revised this year to utilize all ACA market data.” Please describe what data had been used previously to develop the pricing AVs (i.e., rather than Individual and Small Group ACA market data).

The original pricing AVs were developed in 2013 and were based on large group market data. Over the years only minor adjustments were made for certain member cost-sharing changes. These adjustments were made based on the results of the federal AV calculator.

b. Please provide the aggregate 2021 rate impact which is due solely to this change in data being used to develop the plan pricing AVs.

In every year we normalize the plan pricing AVs to the experience period paid to allowed ratio. In previous years this normalization was becoming increasingly larger. This was our motivation to change the pricing AV development to utilize the ACA experience. Since the previous factors would have been normalized to the same overall paid to allowed ratio, there is no overall aggregate impact. The normalization factor now required is 1.088 and is shown in the Pricing AV exhibit of the file “PID_Response_Exhibits_GQO_Indiv_061920.xlsx”.

c. Please provide a comparison of the average projected 2021 pricing AVs by metal level (excluding induced demand adjustments; including CSR plans and their corresponding CSR adjustment) to the 2019 actual paid-to-allowed ratios by metal level (including CSR plans). To the extent there is a significant difference for any particular metal level, please provide support for why that difference is appropriate.

This difference by metallic level is shown in the Pricing AV Comparison exhibit of the file named “PID_Response_Exhibits_GQO_Indiv_071620.xlsx”. The differences between the average pricing AV and the actual paid to allowed ratio is due to the difference between the member costs and utilization at the market versus the plan level. The pricing AVs are developed using the entire ACA market experience for credibility and consistency in the rate development of all ACA market plans.

7. In response to question 14 regarding the Catastrophic Factor you indicate that the Factor remains unchanged from prior years. The Department notes that the Catastrophic rate is now greater than Bronze plan rates. Please explain.

Catastrophic plans are not offered by GQO.

8. The response to question 20 states that no network adjustment is necessary between the HMO and PPO products due to provider reimbursement being the same for both, as well as due to the application of the same care management and cost controls.

a. Please confirm whether either of the products offer coverage of out-of-network services and, if so, which one(s).

PPO and POS products offer out-of-network services and HMO products do not.

b. If one of the product types offers out-of-network coverage while the other does not, please explain and provide support for why a network adjustment is not necessary as a due to that difference.

The pricing AV for each plan accounts for the additional out-of-network benefits on PPO and POS plans as shown on line 27 of the "PID_Response_Exhibits_GQO_Indiv_061920.xlsx" file. We believe this is the appropriate way to account for the difference in benefits and cost sharing associated with the out-of-network piece. As noted in our previous response, we have the same provider contracts, care management, and cost controls for all Geisinger products. Therefore, no network adjustment is necessary.

9. The response to question 21 indicates that no modification was made to the 2019 risk adjustment transfer amount to account for any estimated change in state-wide average premium between 2019 and 2021. Recognizing that the company's membership represents only about 6% of the PA Individual market, please utilize publicly available data or some other information to support the assumption that there will be no change in the state-wide average premium between 2019 and 2021. If support cannot be provided, please modify the assumption to one that can be supported and update the rate filing accordingly.

Knowing that Geisinger holds small market share in the state we do not know what to expect for 2021. While we acknowledge that the state-wide average premium will change between 2019 and 2021, the overall impact is still unknown. We do not believe there is publicly available data to accurately estimate the change in state-wide average premium between 2019 and 2021.

Items we believe will increase statewide average premiums:

- Claim trend
- Removal of Individual Mandate (applied to 2020 premium)
- Movement out of ACA block into level funded plans (Small Group only)
- Age ups

Items we believe will decrease statewide average premiums:

- Removal of Individual Mandate (applied to 2021 premium, compared to 2020 premium)
- Removal of Insurer's Fee
- Introduction of the Reinsurance Program (Individual only)
- Benefit buy downs

Given the uncertainty around the publicly available data, we believe it is best to make no assumption for premium change instead of selecting an adjustment based on data that we do not believe fully captures the premium changes. Applying an adjustment for the premium increase would have a minimal impact on the overall rate. For example, if we assumed a 10% increase in premium, the net impact would be less than a dollar or around 0.1%.

The overall volatility of the risk adjustment program outweighs the impact of the statewide average premium increase, and the immaterial impact of it, therefore we believe it is appropriate to make no adjustment for premium increases.

10. In responding to question 25, you provided an Excel exhibit that contained a qualification that the reported data did not include capitations, pharmacy rebates or risk adjustment transfer amounts and further that the data did not represent the experience of the market. Please revise the exhibit to include this data and provide an explanation regarding reasons why the data is not reflective of the market.

The Financial Performance exhibit is included in the file named

“PID_Response_Exhibits_GHP_Indiv_071620.xlsx”. This exhibit has been updated to include the additional missing items that would impact the performance of the market. The original exhibit pulled the information from Table 4 to align with already provided data. The revised exhibit extracts this information from previous filings and does not align with Table 4 due to the items previously mentioned and any retroactive adjustments that may be captured in this year’s Table 4 data.

11. 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.

The 2019 experience period risk adjustment amount has been updated.

12. 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.

The calculation of our projected risk adjustment transfer amount for Table 5 was updated to use the revised 2019 risk adjustment transfer amount. Please see the updated Risk Adjustment exhibit in the file named “PID_Response_Exhibits_GGO_Indiv_071620.xlsx” for support of the projection based on the revised transfer payments provided by the Department. Please note that the only change made to this calculation was updating the starting 2019 Payment Transfer PMPM.

13. On July 13th, the Department will communicate our guidance based upon updated survey information from the issuers on their best estimate of the Covid 19 impact on 2021 rates. Responses to the round two questions are due on July 16th. Please be sure that all documents in SERFF after that date reflect the impact of Covid 19 and are consistent with Department’s July 13th guidance.

All documents continue to reflect our assumption that COVID 19 does not impact the 2021 ACA markets.

14. 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.

Confirmed.

15. 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:

- Cover letter identifying all changes made and the reason for the change. Also show the revised rate change.
- PA Actuarial Memorandum
- PA Actuarial Memorandum Exhibits
- Departments Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no “NA”)
- URRT

- Federal rates template
- Part III actuarial memorandum
- Updated Rate Change Request Summary (Attachment 1)
- Public filing pdf with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits subsequent to the initial submission, in addition to all of the above items).

Geisinger will update all listed documents in SERFF on July 20, 2020.

Geisinger Quality Options
Individual Filing for 2021
Premium Calculation

1/1/2020 Plan Marketing Name	Market Adjusted Index Rate	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Non-Funding of CSR Adjustment	Pure Premium Table 10	Retention	Premium URRT Wksh 2 4.17*	Total Projected Lives
Geisinger Marketplace All-Access PPO 30/50/5000	\$770.30	0.816	1.010	1.000	\$634.95	10.8%	\$711.76	180
Geisinger Marketplace All-Access PPO 20/40/3000	\$770.30	0.913	1.076	1.000	\$756.52	10.8%	\$848.01	1,000
Geisinger Marketplace All-Access PPO 30/60/4650	\$770.30	0.830	1.146	1.200	\$878.95	10.8%	\$985.22	283
Geisinger Marketplace All-Access PPO 30/60/7100	\$770.30	0.659	0.941	1.000	\$477.70	10.8%	\$535.44	2,013
Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	\$770.30	0.767	0.984	1.000	\$581.18	10.8%	\$651.49	0
Table 10 and URRT Calculation	\$770.30	0.754	1.000	1.016	\$598.72	10.8%	\$671.11	3,476
Tables 5 and 6 Calculation	\$770.30	0.768			\$591.32	10.8%	\$662.84	3,476

*URRT Market Adjusted Index Rate is slightly different due to rounding on other inputs required in URRT.

Geisinger Quality Options
Individual Filing for 2021
Administrative Expense

Percent of Premium

Shared Services Marketing Impact	0.2%
Diseconomies of Scale Impact	0.4%
Combined	0.6%

Geisinger Quality Options
Individual Filing for 2021
Pricing AV Comparison

Metallic Level	Average Projected Pricing AV	2019 Actual Paid to Allowed
Gold	89.2%	88.3%
Silver	90.5%	90.3%
Bronze	68.2%	73.8%
Catastrophic	68.2%	70.0%
Total	82.3%	85.0%

**Geisinger Quality Options
Individual Filing for 2021
Financial Performance**

Calendar Year	Member Months	Total Premium	Total Incurred Claims	Total Administrative Expenses	Total Paid Taxes and Fees	Risk Adjustment	Transitional Reinsurance	Risk Corridor	Profit	Annual Underwriting Gain/Loss	Underwriting Gain/Loss PMPY
2019	63,881	\$44,140,443	\$27,525,416	\$2,534,841	\$1,468,102	-\$4,933,655			\$7,678,429	\$16,615,027	\$3,121
2018	3,258	\$2,127,123	\$1,656,996	\$117,596	\$996,152	\$192,037			-\$451,584	\$470,127	\$1,732
2017	3,408	\$2,136,959	\$1,765,730	\$138,400	\$345,969	\$541,607			\$428,467	\$371,229	\$1,307
2016	72,975	\$32,895,881	\$43,564,747	\$2,883,868	-\$10,223,960	\$7,409,434	\$2,204,541		\$6,285,201	-\$10,668,866	-\$1,754
2015	33,576	\$12,867,630	\$14,819,424	\$1,310,471	-\$1,483,883	\$1,142,253	\$1,789,405		\$1,153,275	-\$1,951,794	-\$698
2014	31,776	\$10,982,915	\$16,924,394	\$1,537,045	\$83,140	\$490,533	\$2,772,467	\$609,675	-\$3,688,989	-\$5,941,479	-\$2,244

The 2015-2019 Member Months, Premium, Claims, Risk Adjustment and Reinsurance are from Table 2 for the experience period from each rate filing from 2017-2021.

The 2014 Member Months, Premium, Claims, Risk Adjustment and Reinsurance are from the 2016 rate filing URRT.

All non-ACA experience has been removed.

Risk Corridor is from the Minimum Loss Ratio filing for 2016.

Administrative, Taxes and Fees expense are from Finance Department.

**Geisinger Quality Options
Individual Filing for 2021
Risk Adjustment**

2019 Payment Transfer PMPM: \$12.10

Estimated Impact of 2021 Coefficient Changes:

2021 Transfer Estimate after Coefficient Changes:

High Cost Risk Pool Charge Estimate PMPM:

High Cost Risk Pool Reinsurance Recoveries Estimate PMPM:

2021 Best Estimate Payment Transfer PMPM: \$7.46