

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 Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2021
5. Average rate change: -9.3%
6. Range of rate change requested: -25.3% to 3.1%
7. Total additional annual revenue generated from the proposed rate change: \$-17,646,336
8. Product: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2020)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. Current number of covered lives and of policyholders as of 2/1/20: 19,954 covered lives and 14,724 policyholders
12. Number of plans offered in 2021: 24 gold plans, 37 silver plans, 16 bronze plans, and 13 catastrophic plans (for a total of 90 plans); Number of plans offered in 2020: 24 gold plans, 37 silver plans, 16 bronze plans, and 13 catastrophic plans (for a total of 90 plans)
13. Contract form #: M-152-176-F Rev. 1/21, M-152-178-F Rev. 1/21, M-152-192-F Rev. 1/21, M-152-362-F Rev. 1/21; SERFF #: GSHP-132364648; Binder ID #: GSHP-PA21-125099298
14. HIOS issuer ID: 22444; HIOS submission tracking#: 22444-1750726045990029318

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

Geisinger Health Plan may refer collectively to Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted.

Attachment I

Rate Change Summary

Geisinger Health Plan – Individual Plans

Rate request filing ID # GSHP-132364648 - 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:	-11.3%
Revised requested average rate change:	NA
Range of requested rate change:	-26.9% to 0.9%
Effective date:	1/1/2021
Mapped Members:	19,954
Available in:	Rating Areas 2, 3, 5, 6, 7 and 9

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$ 279,259,420
Claims	\$ 218,509,494
Administrative expenses	\$ 19,895,713
Taxes & fees	\$ 17,539,102
Company made (after taxes)	\$ 23,315,111

How it plans to spend your premium

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

Claims:	87.6%
Administrative:	7.6%
Taxes & fees:	2.8%
Profit:	2.0%

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

Explanation of requested rate change

Geisinger Health Plan has proposed an overall base rate decrease of -11.3% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2021 through December 1, 2021. The actual range of proposed rate changes vary from -26.9% to 0.9%. 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.

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



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:

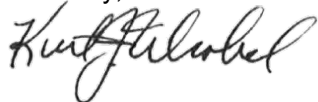
1. Company Name & NAIC#: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2021
5. Average rate change: -11.3%
6. Range of rate change requested: -26.9% to 0.9%
7. Total additional annual revenue generated from the proposed rate change: \$-21,389,585
8. Product: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2020)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. Current number of covered lives and of policyholders as of 2/1/20: 19,954 covered lives and 14,724 policyholders
12. Number of plans offered in 2021: 24 gold plans, 37 silver plans, 16 bronze plans, and 13 catastrophic plans (for a total of 90 plans); Number of plans offered in 2020: 24 gold plans, 37 silver plans, 16 bronze plans, and 13 catastrophic plans (for a total of 90 plans)
13. Contract form #: M-152-176-F Rev. 1/21, M-152-178-F Rev. 1/21, M-152-192-F Rev. 1/21, M-152-362-F Rev. 1/21; SERFF #: GSHP-132364648; Binder ID #: GSHP-PA21-125099298
14. HIOS issuer ID: 22444; HIOS submission tracking#: 22444-1750726045990029318
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 #6, Table 5 cell C16
 - iii. In response to #10, Table 5 cell C31
 - iv. In response to #11, Table 6 cell C54
 - v. In response to #20, 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 #10, page 6, 7 and 11
 - iii. In response to #11, page 7
 - iv. In response to #13, 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, range of increases and reason for rate 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 GHP

1. Basic Information and Data

General Information

Company Identifying Information (as included in Table 0)

Company Legal Name: Geisinger Health Plan

State: Pennsylvania

HIOS Issuer ID: 22444

NAIC Number: 95923

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: 22444-1750726045990029318

Contract Form Number: M-152-176-F Rev. 1/21, M-152-178-F Rev. 1/21, M-152-192-F Rev. 1/21, M-152-362-F Rev 1/21

SERFF Number: GSHP-132364648

Binder ID Number: GSHP-PA21-125099298

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-129625382	20.1%	0.0%	37.2%
2016	GSHP-130072597	20.0%	16.1%	22.5%
2017	GSHP-130558318	42.1%	30.4%	76.0%
2018	GSHP-131024095	31.3%	0.2%	34.5%
2019	GSHP-131501956	-0.4%	-13.9%	7.1%
2020	GSHP-131915673	6.5%	-0.5%	13.9%

For every year 2015-2020, the increases were not uniform but varied by plan.

Proposed Rate Increase

This filing applies to HMO and POS products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 24 gold plans, 37 silver plans, 16 bronze plans, as well as 13 catastrophic plans, for a total of 90 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, 19,954 covered lives and 14,724 policyholders will be impacted by this filing. The proposed overall rate decrease is 11.3% but is not uniform by plan. The increases range from -26.9% to 0.9%. 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 -11.3% 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 -12.3%.

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_GHP_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: 3%, row 77 on Table 8
- Trend: 3%, row 78 on Table 8
- Morbidity: -4%, row 79 on Table 8
- Risk Adjustment: -10%, row 81 on Table 8
- Introduction of Reinsurance Program: -5%, row 83 of Table 8
 - o 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: -5%, row 87 on Table 8
- Changes to Induced Demand Calculation: 4%, row 88 on Table 8
- Administrative Expenses: 2%, row 95 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, 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_GHP_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 78.25%. 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_GHP_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_GHP_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 as 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 allowed 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_GHP_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_GHP_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 1.199 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $807.16 / 673.27 = 1.199$ 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

GQO 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 0.816 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, using 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_GHP_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 $.030 * 695.81 * 21,108 / 23,430 = \$18.81$. 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 \$18.81 and Reinsurance Recoveries of \$37.92) 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, \$770.59 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_GHP_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 7.6% 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_GHP_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_GHP_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 Health Plan does not pay PA Premium tax.

Federal Income tax is paid for POS products by GHP. Only a small portion of GHP plans are POS products and have this tax applied to them. The estimated amount is 0.00% and is calculated on the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_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 92.1% in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment =
 $655.11 - 37.92 + 13.22 - 7.46 = 622.95$

MLR Denominator = Projected Premiums – Taxes and Fees = $695.81 - 0.49 - 18.81 = 676.51$

Federal MLR = $622.95 / 676.51 = 92.1\%$

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 level. 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_GHP_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_GHP_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_GHP_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_GHP_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

Geisinger has two networks, as reflected in Table 14. 18.7% of the membership is in the Geisinger Marketplace Premier HMO network with a current factor of 0.94. The other 81.3% of the membership is in the Geisinger Marketplace All-Access HMO network with a current factor of 1.00. Weighting these factors as $0.94 * 18.7\% + 1.0 * 81.3\%$ gives the normalization factor of 0.989 shown in cell K53 of table 7. The network factors shown on table 14 are the current network factors normalized.

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 modified. 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_GHP_Indiv_051320.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 document "AV_UniquePlanDesignJust_GHP_Indiv_051320.pdf" 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

Geisinger has two networks in this market. As explained above, the network factors shown on table 14 are the current network factors normalized.

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_GHP_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:

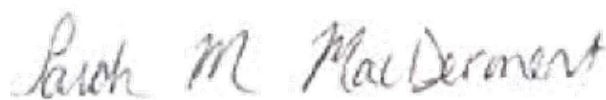
- Department Plan Design Summary – submitted under the “Rate/Rule Schedule” tab;
- Service Area Map – submitted under the “Supporting Documentation” tab.

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_GHP_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:	Gesanger Health Plan
Product(s):	HMO POS
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	46.0	47.0	47.0
Total	377,241	19,954	239,448
<18	22,005	1,040	12,816
18-24	21,220	1,076	13,122
25-29	26,708	1,314	15,595
30-34	28,498	1,348	16,045
35-39	26,526	1,335	15,749
40-44	27,196	1,435	17,087
45-49	34,829	1,775	20,644
50-54	42,596	2,254	27,144
55-59	57,790	3,232	38,518
60-63	64,529	3,642	44,619
64+	27,384	1,503	18,109

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
\$ 268,988,182.73	\$ 217,172,238.98	\$ 220,946,040.45	377,241	\$ 35,474,375.79	\$ 256,420,416.24	\$ -	\$ (5,384,721.07)	\$ 2,948,174.91	\$ -	\$ 10,271,237.00	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 673.27
Loss Ratio											78.25%

*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%	20.59%
Outpatient Hospital	2.70%	8.10%	0.00%	11.02%	38.94%
Professional	4.40%	4.30%	0.00%	8.89%	20.15%
Other Medical	11.20%	6.80%	0.00%	18.76%	2.06%
Capitation				-89.40%	1.18%
Prescription Drugs	6.80%	4.90%	0.00%	12.03%	17.10%
Total Annual Trend				8.49%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.199	

* 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		\$6,434,559.78	1.0000	\$ 6,434,559.78	22,540	\$ 285.47		(\$150,470.27)	\$9,429,740.24	\$ 418.35
Feb-16		\$7,823,985.06	1.0000	\$ 7,823,985.06	23,343	\$ 335.18		(\$186,551.96)	\$10,846,473.22	\$ 464.66
Mar-16		\$9,265,979.77	1.0000	\$ 9,265,979.77	24,063	\$ 385.08		(\$196,337.98)	\$12,471,730.69	\$ 518.30
Apr-16		\$9,797,136.70	1.0000	\$ 9,797,136.70	25,271	\$ 387.69		(\$212,182.85)	\$12,790,043.23	\$ 506.12
May-16		\$9,979,835.31	1.0000	\$ 9,979,835.31	25,016	\$ 398.94		(\$209,971.33)	\$13,027,281.19	\$ 520.75
Jun-16		\$9,378,009.06	1.0000	\$ 9,378,009.06	24,649	\$ 380.38		(\$209,099.84)	\$12,224,753.18	\$ 495.95
Jul-16		\$9,142,682.26	1.0000	\$ 9,142,682.26	24,443	\$ 374.04		(\$241,702.81)	\$11,799,626.38	\$ 482.75
Aug-16		\$9,659,356.47	1.0000	\$ 9,659,356.47	24,104	\$ 400.74		(\$256,872.91)	\$12,360,742.09	\$ 512.61
Sep-16		\$9,851,223.50	1.0000	\$ 9,851,223.50	23,816	\$ 413.64		(\$236,477.03)	\$12,493,344.53	\$ 524.16
Oct-16		\$10,324,645.34	1.0000	\$ 10,324,645.34	23,447	\$ 440.33		(\$300,973.14)	\$12,734,033.61	\$ 543.09
Nov-16		\$10,229,339.09	1.0000	\$ 10,229,339.09	23,089	\$ 443.04		(\$302,961.26)	\$12,629,326.28	\$ 546.98
Dec-16	\$120,263,410.80	\$12,706,610.63	1.0000	\$ 12,706,610.63	22,581	\$ 562.71	\$36,157,015.52	(\$345,476.27)	\$15,102,908.21	\$ 668.83
Jan-17		\$16,590,250.87	1.0000	\$ 16,590,250.87	44,271	\$ 374.74		(\$381,270.29)	\$22,198,100.91	\$ 501.14
Feb-17		\$17,594,112.41	1.0000	\$ 17,594,112.41	45,841	\$ 383.81		(\$407,009.23)	\$22,841,309.26	\$ 498.27
Mar-17		\$19,710,782.22	1.0000	\$ 19,710,782.22	46,520	\$ 423.71		(\$448,930.15)	\$25,023,162.79	\$ 537.90
Apr-17		\$19,528,995.93	1.0000	\$ 19,528,995.93	45,792	\$ 426.47		(\$350,461.89)	\$24,630,885.80	\$ 537.89
May-17		\$21,105,600.79	1.0000	\$ 21,105,600.79	44,764	\$ 471.49		(\$403,446.40)	\$25,999,436.84	\$ 580.81
Jun-17		\$20,078,173.92	1.0000	\$ 20,078,173.92	43,892	\$ 457.44		(\$384,019.92)	\$24,729,729.78	\$ 563.45
Jul-17		\$22,466,044.04	1.0000	\$ 22,466,044.04	42,948	\$ 523.10		(\$349,054.00)	\$26,742,171.84	\$ 622.66
Aug-17		\$20,932,876.84	1.0000	\$ 20,932,876.84	42,225	\$ 495.75		(\$383,152.79)	\$25,211,157.23	\$ 597.07
Sep-17		\$19,458,607.01	1.0000	\$ 19,458,607.01	41,498	\$ 468.90		(\$363,710.26)	\$23,420,726.09	\$ 564.38
Oct-17		\$21,637,821.19	1.0000	\$ 21,637,821.19	40,410	\$ 535.46		(\$390,256.85)	\$25,674,362.51	\$ 635.35
Nov-17		\$21,582,782.10	1.0000	\$ 21,582,782.10	39,362	\$ 548.45		(\$383,213.49)	\$25,367,814.56	\$ 644.64
Dec-17	\$334,710,697.73	\$20,825,301.96	1.0000	\$ 20,825,301.96	38,255	\$ 544.38	\$59,229,577.17	(\$355,058.96)	\$24,313,469.65	\$ 635.56
Jan-18		\$24,811,713.76	1.0000	\$ 24,811,713.76	59,626	\$ 416.12		(\$490,980.27)	\$29,809,055.43	\$ 499.93
Feb-18		\$26,499,078.18	1.0000	\$ 26,499,078.18	58,529	\$ 452.75		(\$454,207.44)	\$30,976,524.10	\$ 529.25
Mar-18		\$29,218,948.84	1.0000	\$ 29,218,948.84	57,745	\$ 506.00		(\$455,048.42)	\$33,480,952.89	\$ 579.81
Apr-18		\$29,043,825.52	1.0000	\$ 29,043,825.52	57,381	\$ 506.16		(\$485,243.36)	\$32,885,094.18	\$ 572.75
May-18		\$28,684,095.82	1.0000	\$ 28,684,095.82	56,609	\$ 506.70		(\$485,252.62)	\$32,601,674.47	\$ 575.91
Jun-18		\$27,164,677.19	1.0000	\$ 27,164,677.19	56,225	\$ 483.14		(\$485,213.87)	\$30,505,454.75	\$ 542.56
Jul-18		\$29,056,880.04	0.9999	\$ 29,056,426.35	55,640	\$ 522.20		(\$488,846.32)	\$32,002,832.10	\$ 575.11
Aug-18		\$28,920,009.33	0.9999	\$ 28,923,572.26	55,129	\$ 524.65		(\$636,513.12)	\$31,697,157.96	\$ 578.59
Sep-18		\$26,728,685.62	0.9999	\$ 26,728,660.62	54,831	\$ 487.47		(\$686,677.01)	\$29,343,370.79	\$ 535.16
Oct-18		\$33,038,340.75	0.9998	\$ 33,046,120.10	54,321	\$ 619.39		(\$895,396.95)	\$36,492,314.53	\$ 671.79
Nov-18		\$31,300,062.77	0.9999	\$ 31,333,289.14	53,655	\$ 583.98		(\$865,365.29)	\$33,686,236.01	\$ 627.83
Dec-18	\$529,921,135.10	\$26,884,836.98	0.9979	\$ 28,944,867.82	53,024	\$ 545.88	\$48,249,548.93	(\$895,166.73)	\$31,163,869.98	\$ 587.73
Jan-19		\$18,921,406.81	0.9972	\$ 18,974,809.47	37,561	\$ 505.17		(\$466,702.74)	\$23,098,853.46	\$ 614.97
Feb-19		\$18,352,676.01	0.9975	\$ 18,398,972.72	36,153	\$ 508.92		(\$466,909.69)	\$21,563,341.56	\$ 586.45
Mar-19		\$18,878,220.22	0.9979	\$ 18,919,380.24	33,089	\$ 571.77		(\$468,675.25)	\$21,964,401.98	\$ 663.93
Apr-19		\$21,229,774.33	0.9962	\$ 21,309,699.37	32,423	\$ 657.24		(\$412,964.38)	\$24,331,278.22	\$ 750.43
May-19		\$19,450,835.27	0.9953	\$ 19,542,859.68	31,746	\$ 615.60		(\$412,178.50)	\$22,322,465.18	\$ 703.16
Jun-19		\$16,625,836.15	0.9936	\$ 16,733,110.46	31,310	\$ 534.43		(\$411,556.13)	\$18,953,372.46	\$ 605.25
Jul-19		\$16,647,343.96	0.9924	\$ 16,774,526.76	30,431	\$ 551.23		(\$456,328.97)	\$18,988,963.91	\$ 623.84
Aug-19		\$18,299,200.72	0.9882	\$ 18,518,583.73	30,014	\$ 617.00		(\$458,475.48)	\$20,473,792.46	\$ 682.14
Sep-19		\$16,761,143.45	0.9845	\$ 17,024,348.82	29,418	\$ 578.71		(\$457,709.02)	\$18,974,578.10	\$ 645.00
Oct-19		\$18,371,459.06	0.9614	\$ 19,109,356.12	28,869	\$ 661.93		(\$457,038.32)	\$21,234,810.18	\$ 735.56
Nov-19		\$16,817,237.60	0.9652	\$ 17,423,607.21	28,207	\$ 615.52		(\$458,637.90)	\$19,236,595.81	\$ 679.57
Dec-19	\$268,988,182.74	\$16,817,095.40	0.9233	\$ 18,216,794.86	27,820	\$ 652.46	\$35,474,375.79	(\$457,534.67)	\$19,915,240.29	\$ 713.22

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
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		\$9,020,772.00	1.0000	\$ 9,020,772.00	28,252	\$ 319.29		(\$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	\$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
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
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	\$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
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
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	\$531,789,098.67	\$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
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
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		(\$512,539.65)	\$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	\$313,128,625.70	\$19,857,984.25	0.9228	\$ 21,519,891.76	33,036	\$ 651.41	\$43,242,047.12	(\$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 Health Plan
 Product(s): HMO, POS
 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: -5.3%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2019 to 12/31/2019				
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims with Reinsurance
\$0	\$29,999			\$84,496,225
\$30,000	\$34,999			\$7,802,699
\$35,000	\$39,999			\$6,127,408
\$40,000	\$44,999			\$5,937,950
\$45,000	\$49,999			\$5,353,924
\$50,000	\$54,999			\$4,936,933
\$55,000	\$59,999			\$5,678,185
\$60,000	\$64,999			\$4,154,278
\$65,000	\$69,999			\$3,022,724
\$70,000	\$74,999			\$2,793,851
\$75,000	\$79,999			\$2,077,719
\$80,000	\$84,999			\$2,553,411
\$85,000	\$89,999			\$1,634,676
\$90,000	\$94,999			\$2,558,867
\$95,000	\$99,999			\$1,496,767
\$100,000	\$109,999			\$3,664,653
\$110,000	\$119,999			\$4,332,493
\$120,000	\$129,999			\$3,842,377
\$130,000	\$139,999			\$3,092,499
\$140,000	\$149,999			\$1,584,523
\$150,000	\$159,999			\$2,751,495
\$160,000	\$169,999			\$2,223,141
\$170,000	\$179,999			\$1,049,465
\$180,000	\$189,999			\$2,579,422
\$190,000	\$199,999			\$1,868,560
\$200,000	\$209,999			\$1,621,411
\$210,000	\$219,999			\$765,728
\$220,000	\$229,999			\$1,610,123
\$230,000	\$239,999			\$1,474,702
\$240,000	\$249,999			\$1,107,834
\$250,000	\$259,999			\$1,841,213
\$260,000	\$269,999			\$1,206,432
\$270,000	\$279,999			\$1,513,298
\$280,000	\$289,999			\$779,327
\$290,000	\$299,999			\$1,346,089
\$300,000	\$324,999			\$2,243,601
\$325,000	\$349,999			\$2,210,618
\$350,000	\$374,999			\$1,714,874
\$375,000	\$399,999			\$2,889,425
\$400,000	\$424,999			\$1,534,278
\$425,000	\$449,999			\$2,093,799
\$450,000	\$474,999			\$3,058,687
\$475,000	\$499,999			\$919,183
\$500,000	\$599,999			\$4,226,403
\$600,000	\$699,999			\$3,122,826
\$700,000	\$799,999			\$0
\$800,000	\$899,999			\$840,978
\$900,000	\$999,999			\$917,633
\$1,000,000+				\$2,520,903
Total				\$209,173,603

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

Carrier Name: Geisinger Health Plan
 Product(s): HMO, POS
 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:
Product(s):
Market Segment:
Rate Effective Date:

Geisinger Health Plan
HMO, POS
Individual
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	\$ 673.27	\$ 655.52	<- Actual Experience PMPM should be consistent with the Index Rate for Experie
Two year trend projection Factor	1.199	1.199	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 807.18	\$ 785.86	
<u>Single Risk Pool Adjustment Factors</u>			
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	\$ 814.43	\$ 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	0.816		
Projected Incurred EHB Claims PMPM	\$ 655.11		
<u>Market-wide Adjustments</u>			
Projected Incurred Risk Adjustment PMPM	\$ 7.46		
Projected Incurred Exchange User Fees PMPM	\$ 18.81		
Projected Incurred Reinsurance Recoveries PMPM	\$ 37.92		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 628.53		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 770.59		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 628.53		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 770.59		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	7.60%	\$52.88
General and Claims	5.40%	\$37.57
Agent/Broker Fees and Commissions	0.30%	\$2.09
Quality Improvement Initiatives	1.90%	\$13.22
Taxes and Fees	0.07%	\$0.49
Risk Adjustment User Fee	0.04%	\$0.28
PCORI Fee	0.03%	\$0.21
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$13.92
Total Retention	9.67%	\$67.29
Projected Required Revenue PMPM	\$ 695.81	

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 394.60	\$ 350.11	\$ (44.49)	-11.3%
B. Base period allowed claims before normalization	\$ 593.05	\$ 655.52	\$ 62.47	15.8%
C. Normalization factor component of change	\$ (305.69)	\$ (357.06)	\$ (51.37)	-13.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 287.36	\$ 298.47	\$ 11.10	2.8%
D2. URRT Trend	\$ 47.97	\$ 59.34	\$ 11.37	2.9%
D3. URRT Morbidity	\$ 20.12	\$ 3.22	\$ (16.90)	-4.3%
D4. URRT Other	\$ 2.93	\$ 4.67	\$ 1.74	0.4%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 35.16	\$ (4.16)	\$ (39.32)	-10.0%
D6. Normalized Exchange User Fee on an allowed basis	\$ 12.31	\$ 10.50	\$ (1.81)	-0.5%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ 21.17	\$ 21.17	5.4%
D8. Subtotal - Sum(D1:D7)	\$ 405.86	\$ 393.20	\$ (12.66)	-3.2%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ (4.41)	\$ (4.41)	-1.1%
E2. Pricing AV	\$ (52.12)	\$ (71.68)	\$ (19.56)	-5.0%
E3. Benefit Richness	\$ 15.92	\$ 33.75	\$ 17.84	4.5%
E4. Catastrophic Eligibility	\$ (0.38)	\$ (0.28)	\$ 0.10	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (36.58)	\$ (42.62)	\$ (6.03)	-1.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 19.30	\$ 26.61	\$ 7.31	1.9%
F2. Taxes and Fees	\$ 3.75	\$ 0.25	\$ (3.50)	-0.9%
F3. Profit and/or Contingency	\$ 7.89	\$ 7.00	\$ (0.89)	-0.2%
F4. Subtotal - Sum(F1:F3)	\$ 30.94	\$ 33.86	\$ 2.91	0.7%
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)	\$ 400.22	\$ 384.44	\$ (15.78)	-4.0%

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	1.866	1.928
Average Geographic Factor	1.051	1.032
Average Tobacco Factor	1.007	1.009
Average Benefit Richness (induced demand)	1.045	1.106
Average Network Factor	1.000	0.989
Market-Adjusted Projected Allowed Total Claims PMPM	\$837.59	\$ 770.59
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 405.86	\$ 350.86

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

	2020	2021	
Paid-to-Allowed	0.872	0.816	
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	\$22.14	\$ 18.81	<- URRT W1, S3
Reinsurance Recoveries		\$ 37.92	<- URRT W1, S3
Capitation	\$22.57	\$0.09	<- URRT W1, S2
Network	1.000	0.989	
Pricing AV	0.872	0.816	<- 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	1.045	1.106	
Catastrophic Eligibility	0.999	0.999	
Administrative Expenses	4.89%	7.60%	
Taxes and Fees	0.95%	0.07%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
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:	\$ 770.59

45

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2020 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2021	1/1/2021 HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network
Totals - Current Membership							0.742			0.816	1.000	1.000	1.000
Total - Projected Membership							0.742			0.816	1.000	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	N/A
Plan 1	22444PA0010035	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010035	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 2	22444PA0010036	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010036	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 3	22444PA0010037	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010037	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 4	22444PA0010038	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010038	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 5	22444PA0010039	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010039	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 6	22444PA0010040	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010040	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 7	22444PA0010041	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010041	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 8	22444PA0010042	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010042	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 9	22444PA0010045	HMO	Geisinger Marketplace Extra HMO 10/50/500	M	22444PA0010045	Gold	0.8193	Approach (1)	On/Off	0.870	1.019	1.000	1.011
Plan 10	22444PA0010046	HMO	Geisinger Marketplace Extra HMO 10/50/500	M	22444PA0010046	Gold	0.8193	Approach (1)	On/Off	0.870	1.019	1.000	1.011
Plan 11	22444PA0010047	HMO	Geisinger Marketplace Extra HMO 10/50/4500	M	22444PA0010047	Silver	0.7195	Approach (1)	On/Off	0.789	1.075	1.000	1.011
Plan 12	22444PA0010048	HMO	Geisinger Marketplace Extra HMO 10/50/4500	M	22444PA0010048	Silver	0.7195	Approach (1)	On/Off	0.789	1.075	1.000	1.011
Plan 13	22444PA0010053	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010053	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 14	22444PA0010054	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010054	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 15	22444PA0010055	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010055	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 16	22444PA0010056	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010056	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 17	22444PA0010063	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010063	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011
Plan 18	22444PA0010064	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010064	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011
Plan 19	22444PA0010065	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010065	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011
Plan 20	22444PA0010066	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010066	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011
Plan 21	22444PA0010067	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010067	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 22	22444PA0010068	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010068	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 23	22444PA0010069	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010069	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 24	22444PA0010070	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010070	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011
Plan 25	22444PA0010071	HMO	Geisinger Marketplace Extra HMO 10/50/4500	M	22444PA0010071	Silver	0.7195	Approach (1)	On/Off	0.789	1.075	1.000	1.011
Plan 26	22444PA0010072	HMO	Geisinger Marketplace Extra HMO 10/50/4500	M	22444PA0010072	Silver	0.7195	Approach (1)	On/Off	0.789	1.075	1.000	1.011
Plan 27	22444PA0010073	HMO	Geisinger Marketplace Extra HMO 10/50/4500	M	22444PA0010073	Silver	0.7195	Approach (1)	On/Off	0.789	1.075	1.000	1.011
Plan 28	22444PA0010074	HMO	Geisinger Marketplace Extra HMO 10/50/4500	M	22444PA0010074	Silver	0.7195	Approach (1)	On/Off	0.789	1.075	1.000	1.011
Plan 29	22444PA0010075	HMO	Geisinger Marketplace Extra HMO 10/50/4500	M	22444PA0010075	Silver	0.7195	Approach (1)	On/Off	0.789	1.075	1.000	1.011
Plan 30	22444PA0010076	HMO	Geisinger Marketplace Extra HMO 10/50/500	M	22444PA0010076	Gold	0.8193	Approach (1)	On/Off	0.870	1.019	1.000	1.011
Plan 31	22444PA0010077	HMO	Geisinger Marketplace Extra HMO 10/50/500	M	22444PA0010077	Gold	0.8193	Approach (1)	On/Off	0.870	1.019	1.000	1.011
Plan 32	22444PA0010078	HMO	Geisinger Marketplace Extra HMO 10/50/500	M	22444PA0010078	Gold	0.8193	Approach (1)	On/Off	0.870	1.019	1.000	1.011
Plan 33	22444PA0010079	HMO	Geisinger Marketplace Extra HMO 10/50/500	M	22444PA0010079	Gold	0.8193	Approach (1)	On/Off	0.870	1.019	1.000	1.011
Plan 34	22444PA0010080	HMO	Geisinger Marketplace Extra HMO 10/50/500	M	22444PA0010080	Gold	0.8193	Approach (1)	On/Off	0.870	1.019	1.000	1.011
Plan 35	22444PA0010081	HMO	Geisinger Marketplace Extra HMO 10/50/500	M	22444PA0010081	Gold	0.8193	Approach (1)	On/Off	0.870	1.019	1.000	1.011
Plan 36	22444PA0010082	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010082	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 37	22444PA0010083	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010083	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 38	22444PA0010084	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010084	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 39	22444PA0010085	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010085	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 40	22444PA0010086	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010086	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 41	22444PA0010087	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010087	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 42	22444PA0010088	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010088	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 43	22444PA0010089	HMO	Geisinger Marketplace All-Access HMO 20/40/3000	M	22444PA0010089	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	1.011
Plan 44	22444PA0010090	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010090	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011
Plan 45	22444PA0010091	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010091	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011
Plan 46	22444PA0010092	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010092	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011
Plan 47	22444PA0010093	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010093	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
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:	\$ 770.59

Calibration	
Age Calibration Factor	1.928
Geographic Calibration Factor	1.032
Tobacco Calibration Factor	1.009
Aggregate Calibration Factor	2.008

Total Covered Lives @ 02-01-2020
19,954

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
-------------	-----------------------------------	--	--------------------------	-------------------------------	--------------	-------------	--	-----------------------

Total Covered Lives Mapped into 2021 Plans @ 02-01-2020	Total Projected Lives
---	-------------------------------------

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

**Proposed Rate
Change
Compared to
Prior 12
months**

Totals - Current Membership				0.999	1.043	\$	634.91	7.6%	0.1%	2.0%
Total - Projected Membership				0.999	1.043		634.91	7.6%	0.1%	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	22444PA0010035	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 2	22444PA0010036	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 3	22444PA0010037	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 4	22444PA0010038	HMO	1,000	1,200	\$817.84	7.6%	0.1%	2.0%		
Plan 5	22444PA0010039	HMO	1,000	1,200	\$817.84	7.6%	0.1%	2.0%		
Plan 6	22444PA0010040	HMO	1,000	1,200	\$817.84	7.6%	0.1%	2.0%		
Plan 7	22444PA0010041	HMO	1,000	1,200	\$817.84	7.6%	0.1%	2.0%		
Plan 8	22444PA0010042	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 9	22444PA0010045	HMO	1,000	1,000	\$690.58	7.6%	0.1%	2.0%		
Plan 10	22444PA0010046	HMO	1,000	1,000	\$690.58	7.6%	0.1%	2.0%		
Plan 11	22444PA0010047	HMO	1,000	1,200	\$793.38	7.6%	0.1%	2.0%		
Plan 12	22444PA0010048	HMO	1,000	1,200	\$793.38	7.6%	0.1%	2.0%		
Plan 13	22444PA0010053	HMO	1,000	1,000	\$447.65	7.6%	0.1%	2.0%		
Plan 14	22444PA0010054	HMO	1,000	1,000	\$447.65	7.6%	0.1%	2.0%		
Plan 15	22444PA0010055	HMO	1,000	1,000	\$447.65	7.6%	0.1%	2.0%		
Plan 16	22444PA0010056	HMO	1,000	1,000	\$447.65	7.6%	0.1%	2.0%		
Plan 17	22444PA0010063	HMO	1,000	1,000	\$613.00	7.6%	0.1%	2.0%		
Plan 18	22444PA0010064	HMO	1,000	1,000	\$613.00	7.6%	0.1%	2.0%		
Plan 19	22444PA0010065	HMO	1,000	1,000	\$613.00	7.6%	0.1%	2.0%		
Plan 20	22444PA0010066	HMO	1,000	1,000	\$613.00	7.6%	0.1%	2.0%		
Plan 21	22444PA0010067	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 22	22444PA0010068	HMO	1,000	1,200	\$817.84	7.6%	0.1%	2.0%		
Plan 23	22444PA0010069	HMO	1,000	1,000	\$447.65	7.6%	0.1%	2.0%		
Plan 24	22444PA0010070	HMO	1,000	1,000	\$613.00	7.6%	0.1%	2.0%		
Plan 25	22444PA0010071	HMO	1,000	1,200	\$793.38	7.6%	0.1%	2.0%		
Plan 26	22444PA0010072	HMO	1,000	1,200	\$793.38	7.6%	0.1%	2.0%		
Plan 27	22444PA0010073	HMO	1,000	1,200	\$793.38	7.6%	0.1%	2.0%		
Plan 28	22444PA0010074	HMO	1,000	1,200	\$793.38	7.6%	0.1%	2.0%		
Plan 29	22444PA0010075	HMO	1,000	1,200	\$793.38	7.6%	0.1%	2.0%		
Plan 30	22444PA0010076	HMO	1,000	1,000	\$690.58	7.6%	0.1%	2.0%		
Plan 31	22444PA0010077	HMO	1,000	1,000	\$690.58	7.6%	0.1%	2.0%		
Plan 32	22444PA0010078	HMO	1,000	1,000	\$690.58	7.6%	0.1%	2.0%		
Plan 33	22444PA0010079	HMO	1,000	1,000	\$690.58	7.6%	0.1%	2.0%		
Plan 34	22444PA0010080	HMO	1,000	1,000	\$690.58	7.6%	0.1%	2.0%		
Plan 35	22444PA0010081	HMO	1,000	1,000	\$690.58	7.6%	0.1%	2.0%		
Plan 36	22444PA0010082	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 37	22444PA0010083	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 38	22444PA0010084	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 39	22444PA0010085	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 40	22444PA0010086	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 41	22444PA0010087	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 42	22444PA0010088	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 43	22444PA0010089	HMO	1,000	1,000	\$710.83	7.6%	0.1%	2.0%		
Plan 44	22444PA0010090	HMO	1,000	1,000	\$613.00	7.6%	0.1%	2.0%		
Plan 45	22444PA0010091	HMO	1,000	1,000	\$613.00	7.6%	0.1%	2.0%		
Plan 46	22444PA0010092	HMO	1,000	1,000	\$613.00	7.6%	0.1%	2.0%		
Plan 47	22444PA0010093	HMO	1,000	1,000	\$613.00	7.6%	0.1%	2.0%		

19,954	19,954
-	-
1,232	1,232
197	197
166	166
890	890
116	116
126	126
103	103
224	224
2,335	2,335
514	514
931	931
240	240
1,290	1,290
611	611
488	488
409	409
115	115
7	7
14	14
15	15
261	261
146	146
176	176
1	1
21	21
139	139
248	248
83	83
68	68
71	71
113	113
589	589
594	594
158	158
198	198
80	80
12	12
39	39
49	49
143	143
224	224
155	155
194	194
4	4
-	-
2	2
11	11

N/A	N/A
\$412.65	\$391.97
\$412.65	\$391.97
\$412.65	\$391.97
\$446.95	\$450.98
\$446.95	\$450.98
\$446.95	\$450.98
\$446.95	\$450.98
\$412.65	\$391.97
\$433.74	\$380.81
\$433.74	\$380.81
\$433.59	\$437.49
\$433.59	\$437.49
\$337.78	\$246.85
\$337.78	\$246.85
\$337.78	\$246.85
\$337.78	\$246.85
\$372.73	\$338.03
\$372.73	\$338.03
\$372.73	\$338.03
\$372.73	\$338.03
\$372.73	\$338.03
\$412.65	\$391.97
\$446.95	\$450.98
\$337.78	\$246.85
\$372.73	\$338.03
\$433.59	\$437.49
\$433.59	\$437.49
\$433.59	\$437.49
\$433.59	\$437.49
\$433.74	\$380.81
\$433.74	\$380.81
\$433.74	\$380.81
\$433.74	\$380.81
\$433.74	\$380.81
\$412.65	\$391.97
\$412.65	\$391.97
\$412.65	\$391.97
\$412.65	\$391.97
\$412.65	\$391.97
\$412.65	\$391.97
\$412.65	\$391.97
\$372.73	\$338.03
\$372.73	\$338.03
\$372.73	\$338.03
\$372.73	\$338.03

-11.3%
N/A
-5.0%
-5.0%
-5.0%
0.9%
0.9%
0.9%
0.9%
-5.0%
-12.2%
-12.2%
0.9%
0.9%
-26.9%
-26.9%
-26.9%
-9.3%
-9.3%
-9.3%
-9.3%
-5.0%
0.9%
-26.9%
-9.3%
0.9%
0.9%
0.9%
0.9%
-12.2%
-12.2%
-12.2%
-12.2%
-12.2%
-12.2%
-5.0%
-5.0%
-5.0%
-5.0%
-5.0%
-5.0%
-9.3%
-9.3%
-9.3%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
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:	\$ 770.59

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	% of Total Covered Lives
-------------	---	--	-----------------------------

Totals - Current Membership

Total - Projected Membership

Transitional Plans	TRANSITIONAL	N/A	N/A
Plan 1	22444PA0010035	HMO	6.2%
Plan 2	22444PA0010036	HMO	1.0%
Plan 3	22444PA0010037	HMO	0.8%
Plan 4	22444PA0010038	HMO	4.5%
Plan 5	22444PA0010039	HMO	0.6%
Plan 6	22444PA0010040	HMO	0.6%
Plan 7	22444PA0010041	HMO	0.5%
Plan 8	22444PA0010042	HMO	1.1%
Plan 9	22444PA0010045	HMO	11.7%
Plan 10	22444PA0010046	HMO	2.6%
Plan 11	22444PA0010047	HMO	4.7%
Plan 12	22444PA0010048	HMO	1.2%
Plan 13	22444PA0010053	HMO	6.5%
Plan 14	22444PA0010054	HMO	3.1%
Plan 15	22444PA0010055	HMO	2.4%
Plan 16	22444PA0010056	HMO	2.0%
Plan 17	22444PA0010063	HMO	0.6%
Plan 18	22444PA0010064	HMO	0.0%
Plan 19	22444PA0010065	HMO	0.1%
Plan 20	22444PA0010066	HMO	0.1%
Plan 21	22444PA0010067	HMO	1.3%
Plan 22	22444PA0010068	HMO	0.7%
Plan 23	22444PA0010069	HMO	0.9%
Plan 24	22444PA0010070	HMO	0.0%
Plan 25	22444PA0010071	HMO	0.1%
Plan 26	22444PA0010072	HMO	0.7%
Plan 27	22444PA0010073	HMO	1.2%
Plan 28	22444PA0010074	HMO	0.4%
Plan 29	22444PA0010075	HMO	0.3%
Plan 30	22444PA0010076	HMO	0.4%
Plan 31	22444PA0010077	HMO	0.6%
Plan 32	22444PA0010078	HMO	3.0%
Plan 33	22444PA0010079	HMO	3.0%
Plan 34	22444PA0010080	HMO	0.8%
Plan 35	22444PA0010081	HMO	1.0%
Plan 36	22444PA0010082	HMO	0.4%
Plan 37	22444PA0010083	HMO	0.1%
Plan 38	22444PA0010084	HMO	0.2%
Plan 39	22444PA0010085	HMO	0.2%
Plan 40	22444PA0010086	HMO	0.7%
Plan 41	22444PA0010087	HMO	1.1%
Plan 42	22444PA0010088	HMO	0.8%
Plan 43	22444PA0010089	HMO	1.0%
Plan 44	22444PA0010090	HMO	0.0%
Plan 45	22444PA0010091	HMO	0.0%
Plan 46	22444PA0010092	HMO	0.0%
Plan 47	22444PA0010093	HMO	0.1%

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	
-	29	11,498	-	197	4,316	1,642	-	2,272	19,954	
-	-	-	-	-	-	-	-	-	-	0
-	-	1,223	-	-	9	-	-	-	1,232	1
-	-	-	-	-	195	2	-	-	197	1
-	-	-	-	-	-	164	-	2	166	1
-	-	884	-	-	6	-	-	-	890	1
-	-	-	-	-	-	1	-	115	116	1
-	-	-	-	-	126	-	-	-	126	1
-	-	-	-	-	-	103	-	-	103	1
-	-	-	-	-	-	8	-	216	224	1
-	-	2,309	-	-	26	-	-	-	2,335	1
-	-	-	-	-	3	5	-	506	514	1
-	-	915	-	-	16	-	-	-	931	1
-	-	-	-	-	-	6	-	234	240	1
-	-	1,274	-	-	16	-	-	-	1,290	1
-	-	-	-	-	2	18	-	591	611	1
-	-	1	-	-	483	4	-	-	488	1
-	-	-	-	-	-	406	-	3	409	1
-	-	112	-	-	3	-	-	-	115	1
-	-	-	-	-	-	-	-	7	7	1
-	-	-	-	-	14	-	-	-	14	1
-	-	-	-	-	-	15	-	-	15	1
-	-	-	-	-	-	3	-	258	261	1
-	-	-	-	-	-	-	-	146	146	1
-	-	-	-	-	-	4	-	172	176	1
-	-	-	-	-	-	-	-	1	1	1
-	-	-	-	-	21	-	-	-	21	1
-	-	1	-	-	135	-	-	3	139	1
-	-	248	-	-	-	-	-	-	248	1
-	-	-	-	-	83	-	-	-	83	1
-	-	68	-	-	-	-	-	-	68	1
-	-	70	-	1	-	-	-	-	71	1
-	-	-	-	1	112	-	-	-	113	1
-	-	7	-	1	579	-	-	2	589	1
-	-	594	-	-	-	-	-	-	594	1
-	-	-	-	-	158	-	-	-	158	1
-	-	197	-	-	-	-	-	1	198	1
-	-	-	-	78	2	-	-	-	80	1
-	-	12	-	-	-	-	-	-	12	1
-	-	39	-	-	-	-	-	-	39	1
-	-	-	-	1	48	-	-	-	49	1
-	-	143	-	-	-	-	-	-	143	1
-	-	-	-	-	224	-	-	-	224	1
-	-	154	-	-	1	-	-	-	155	1
-	-	-	-	-	-	194	-	-	194	1
-	-	-	-	3	1	-	-	-	4	1
-	-	-	-	-	-	-	-	-	-	1
-	-	2	-	-	-	-	-	-	2	1
-	-	-	-	-	11	-	-	-	11	1

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
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:	\$ 770.59

45

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2020 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2021	1/1/2021 HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network
Plan 48	22444PA0010094	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010094	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011
Plan 49	22444PA0010095	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010095	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011
Plan 50	22444PA0010096	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010096	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011
Plan 51	22444PA0010097	HMO	Geisinger Marketplace All-Access HMO 30/60/4600	M	22444PA0010097	Silver	0.7198	Approach (1)	Off	0.804	0.978	1.000	1.011
Plan 52	22444PA0010098	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010098	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 53	22444PA0010099	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010099	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 54	22444PA0010100	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010100	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 55	22444PA0010101	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010101	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 56	22444PA0010102	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010102	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 57	22444PA0010103	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010103	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 58	22444PA0010104	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010104	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 59	22444PA0010105	HMO	Geisinger Marketplace All-Access HMO 30/60/4650	M	22444PA0010105	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	1.011
Plan 60	22444PA0010106	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010106	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 61	22444PA0010107	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010107	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 62	22444PA0010108	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010108	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 63	22444PA0010109	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010109	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 64	22444PA0010110	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010110	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 65	22444PA0010111	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010111	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 66	22444PA0010112	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010112	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 67	22444PA0010113	HMO	Geisinger Marketplace All-Access HMO 30/60/7100	M	22444PA0010113	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	1.011
Plan 68	22444PA0010134	HMO	Geisinger Marketplace Extra HMO 10/50/4500	M	22444PA0010134	Silver	0.7195	Approach (1)	On/Off	0.789	1.075	1.000	1.011
Plan 69	22444PA0010135	HMO	Geisinger Marketplace Premier HMO 20/40/3000	M	22444PA0010135	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	0.951
Plan 70	22444PA0010136	HMO	Geisinger Marketplace Premier HMO 30/60/4650	M	22444PA0010136	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	0.951
Plan 71	22444PA0010137	HMO	Geisinger Marketplace Premier HMO 30/60/7100	M	22444PA0010137	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	0.951
Plan 72	22444PA0010138	HMO	Geisinger Marketplace Premier HMO 20/40/3000	M	22444PA0010138	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	0.951
Plan 73	22444PA0010139	HMO	Geisinger Marketplace Premier HMO 30/60/4650	M	22444PA0010139	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	0.951
Plan 74	22444PA0010140	HMO	Geisinger Marketplace Premier HMO 30/60/7100	M	22444PA0010140	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	0.951
Plan 75	22444PA0010141	HMO	Geisinger Marketplace Premier HMO 20/40/3000	M	22444PA0010141	Gold	0.8194	Approach (1)	On/Off	0.886	1.029	1.000	0.951
Plan 76	22444PA0010142	HMO	Geisinger Marketplace Premier HMO 30/60/4650	M	22444PA0010142	Silver	0.7192	Approach (1)	On/Off	0.803	1.089	1.000	0.951
Plan 77	22444PA0010143	HMO	Geisinger Marketplace Premier HMO 30/60/7100	M	22444PA0010143	Bronze	0.6497	Approach (1)	On/Off	0.631	0.910	1.000	0.951
Plan 78	22444PA0040080	POS	Geisinger Marketplace All-Access Value	M	22444PA0040080	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011
Plan 79	22444PA0040081	POS	Geisinger Marketplace All-Access Value	M	22444PA0040081	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011
Plan 80	22444PA0040082	POS	Geisinger Marketplace All-Access Value	M	22444PA0040082	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011
Plan 81	22444PA0040083	POS	Geisinger Marketplace All-Access Value	M	22444PA0040083	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011
Plan 82	22444PA0040084	POS	Geisinger Marketplace All-Access Value	M	22444PA0040084	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011
Plan 83	22444PA0040085	POS	Geisinger Marketplace All-Access Value	M	22444PA0040085	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011
Plan 84	22444PA0040086	POS	Geisinger Marketplace All-Access Value	M	22444PA0040086	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011
Plan 85	22444PA0040087	POS	Geisinger Marketplace All-Access Value	M	22444PA0040087	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011
Plan 86	22444PA0040088	POS	Geisinger Marketplace All-Access Value	M	22444PA0040088	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011
Plan 87	22444PA0040089	POS	Geisinger Marketplace All-Access Value	M	22444PA0040089	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011
Plan 88	22444PA0040090	POS	Geisinger Marketplace All-Access Value	M	22444PA0040090	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011
Plan 89	22444PA0040091	POS	Geisinger Marketplace All-Access Value	M	22444PA0040091	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011
Plan 90	22444PA0040092	POS	Geisinger Marketplace All-Access Value	M	22444PA0040092	Catastrophic	0.57	Approach (1)	On/Off	0.682	0.925	1.000	1.011

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
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:	\$ 770.59

Calibration	
Age Calibration Factor	1.928
Geographic Calibration Factor	1.032
Tobacco Calibration Factor	1.009
Aggregate Calibration Factor	2.008

Total Covered Lives @ 02-01-2020
19,954

	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
Plan 48	22444PA0010094	HMO	1.000	1.000	\$613.00	7.6%	0.1%	2.0%
Plan 49	22444PA0010095	HMO	1.000	1.000	\$613.00	7.6%	0.1%	2.0%
Plan 50	22444PA0010096	HMO	1.000	1.000	\$613.00	7.6%	0.1%	2.0%
Plan 51	22444PA0010097	HMO	1.000	1.000	\$613.00	7.6%	0.1%	2.0%
Plan 52	22444PA0010098	HMO	1.000	1.200	\$817.84	7.6%	0.1%	2.0%
Plan 53	22444PA0010099	HMO	1.000	1.200	\$817.84	7.6%	0.1%	2.0%
Plan 54	22444PA0010100	HMO	1.000	1.200	\$817.84	7.6%	0.1%	2.0%
Plan 55	22444PA0010101	HMO	1.000	1.200	\$817.84	7.6%	0.1%	2.0%
Plan 56	22444PA0010102	HMO	1.000	1.200	\$817.84	7.6%	0.1%	2.0%
Plan 57	22444PA0010103	HMO	1.000	1.200	\$817.84	7.6%	0.1%	2.0%
Plan 58	22444PA0010104	HMO	1.000	1.200	\$817.84	7.6%	0.1%	2.0%
Plan 59	22444PA0010105	HMO	1.000	1.200	\$817.84	7.6%	0.1%	2.0%
Plan 60	22444PA0010106	HMO	1.000	1.000	\$447.65	7.6%	0.1%	2.0%
Plan 61	22444PA0010107	HMO	1.000	1.000	\$447.65	7.6%	0.1%	2.0%
Plan 62	22444PA0010108	HMO	1.000	1.000	\$447.65	7.6%	0.1%	2.0%
Plan 63	22444PA0010109	HMO	1.000	1.000	\$447.65	7.6%	0.1%	2.0%
Plan 64	22444PA0010110	HMO	1.000	1.000	\$447.65	7.6%	0.1%	2.0%
Plan 65	22444PA0010111	HMO	1.000	1.000	\$447.65	7.6%	0.1%	2.0%
Plan 66	22444PA0010112	HMO	1.000	1.000	\$447.65	7.6%	0.1%	2.0%
Plan 67	22444PA0010113	HMO	1.000	1.000	\$447.65	7.6%	0.1%	2.0%
Plan 68	22444PA0010134	HMO	1.000	1.200	\$793.38	7.6%	0.1%	2.0%
Plan 69	22444PA0010135	HMO	1.000	1.000	\$668.18	7.6%	0.1%	2.0%
Plan 70	22444PA0010136	HMO	1.000	1.200	\$768.77	7.6%	0.1%	2.0%
Plan 71	22444PA0010137	HMO	1.000	1.000	\$420.79	7.6%	0.1%	2.0%
Plan 72	22444PA0010138	HMO	1.000	1.000	\$668.18	7.6%	0.1%	2.0%
Plan 73	22444PA0010139	HMO	1.000	1.200	\$768.77	7.6%	0.1%	2.0%
Plan 74	22444PA0010140	HMO	1.000	1.000	\$420.79	7.6%	0.1%	2.0%
Plan 75	22444PA0010141	HMO	1.000	1.000	\$668.18	7.6%	0.1%	2.0%
Plan 76	22444PA0010142	HMO	1.000	1.200	\$768.77	7.6%	0.1%	2.0%
Plan 77	22444PA0010143	HMO	1.000	1.000	\$420.79	7.6%	0.1%	2.0%
Plan 78	22444PA0040080	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%
Plan 79	22444PA0040081	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%
Plan 80	22444PA0040082	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%
Plan 81	22444PA0040083	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%
Plan 82	22444PA0040084	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%
Plan 83	22444PA0040085	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%
Plan 84	22444PA0040086	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%
Plan 85	22444PA0040087	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%
Plan 86	22444PA0040088	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%
Plan 87	22444PA0040089	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%
Plan 88	22444PA0040090	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%
Plan 89	22444PA0040091	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%
Plan 90	22444PA0040092	POS	0.880	1.000	\$432.52	7.6%	0.1%	2.0%

Total Covered Lives Mapped into 2021 Plans @ 02-01-2020	Total Projected Lives
19	19
34	34
16	16
7	7
30	30
2	2
18	18
14	14
71	71
122	122
146	146
75	75
77	77
13	13
65	65
70	70
172	172
409	409
288	288
610	610
30	30
392	392
142	142
611	611
371	371
154	154
372	372
775	775
357	357
555	555
50	50
10	10
6	6
9	9
1	1
4	4
-	-
1	1
5	5
12	12
18	18
11	11
8	8

[illegible][illegible]

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
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:	\$ 770.59

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	% of Total Covered Lives
Plan 48	22444PA0010094	HMO	0.1%
Plan 49	22444PA0010095	HMO	0.2%
Plan 50	22444PA0010096	HMO	0.1%
Plan 51	22444PA0010097	HMO	0.0%
Plan 52	22444PA0010098	HMO	0.2%
Plan 53	22444PA0010099	HMO	0.0%
Plan 54	22444PA0010100	HMO	0.1%
Plan 55	22444PA0010101	HMO	0.1%
Plan 56	22444PA0010102	HMO	0.4%
Plan 57	22444PA0010103	HMO	0.6%
Plan 58	22444PA0010104	HMO	0.7%
Plan 59	22444PA0010105	HMO	0.4%
Plan 60	22444PA0010106	HMO	0.4%
Plan 61	22444PA0010107	HMO	0.1%
Plan 62	22444PA0010108	HMO	0.3%
Plan 63	22444PA0010109	HMO	0.4%
Plan 64	22444PA0010110	HMO	0.9%
Plan 65	22444PA0010111	HMO	2.0%
Plan 66	22444PA0010112	HMO	1.4%
Plan 67	22444PA0010113	HMO	3.1%
Plan 68	22444PA0010134	HMO	0.2%
Plan 69	22444PA0010135	HMO	2.0%
Plan 70	22444PA0010136	HMO	0.7%
Plan 71	22444PA0010137	HMO	3.1%
Plan 72	22444PA0010138	HMO	1.9%
Plan 73	22444PA0010139	HMO	0.8%
Plan 74	22444PA0010140	HMO	1.9%
Plan 75	22444PA0010141	HMO	3.9%
Plan 76	22444PA0010142	HMO	1.8%
Plan 77	22444PA0010143	HMO	2.8%
Plan 78	22444PA0040080	POS	0.3%
Plan 79	22444PA0040081	POS	0.1%
Plan 80	22444PA0040082	POS	0.0%
Plan 81	22444PA0040083	POS	0.0%
Plan 82	22444PA0040084	POS	0.0%
Plan 83	22444PA0040085	POS	0.0%
Plan 84	22444PA0040086	POS	0.0%
Plan 85	22444PA0040087	POS	0.0%
Plan 86	22444PA0040088	POS	0.0%
Plan 87	22444PA0040089	POS	0.1%
Plan 88	22444PA0040090	POS	0.1%
Plan 89	22444PA0040091	POS	0.1%
Plan 90	22444PA0040092	POS	0.0%

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	
-	-	19	-	-	-	-	-	-	19	1
-	-	2	-	-	32	-	-	-	34	1
-	-	16	-	-	-	-	-	-	16	1
-	-	-	-	-	-	7	-	-	7	1
-	-	-	-	29	1	-	-	-	30	1
-	2	-	-	-	-	-	-	-	2	1
-	-	18	-	-	-	-	-	-	18	1
-	-	-	-	1	13	-	-	-	14	1
-	-	71	-	-	-	-	-	-	71	1
-	-	5	-	-	117	-	-	-	122	1
-	-	145	-	-	-	1	-	-	146	1
-	-	-	-	-	-	74	-	1	75	1
-	-	-	-	74	3	-	-	-	77	1
-	13	-	-	-	-	-	-	-	13	1
-	2	60	-	1	2	-	-	-	65	1
-	-	-	-	-	70	-	-	-	70	1
-	-	172	-	-	-	-	-	-	172	1
-	-	2	-	-	407	-	-	-	409	1
-	-	287	-	-	1	-	-	-	288	1
-	-	-	-	-	-	610	-	-	610	1
-	-	30	-	-	-	-	-	-	30	1
-	-	4	-	1	387	-	-	-	392	1
-	-	1	-	-	141	-	-	-	142	1
-	-	6	-	2	600	-	-	3	611	1
-	-	298	-	-	73	-	-	-	371	1
-	-	137	-	-	17	-	-	-	154	1
-	-	254	-	-	118	-	-	-	372	1
-	-	764	-	-	11	-	-	-	775	1
-	-	349	-	-	8	-	-	-	357	1
-	-	543	-	-	12	-	-	-	555	1
-	-	48	-	-	2	-	-	-	50	1
-	-	-	-	-	-	-	-	10	10	1
-	-	-	-	-	6	-	-	-	6	1
-	-	-	-	-	-	9	-	-	9	1
-	-	-	-	-	-	-	-	1	1	1
-	-	-	-	4	-	-	-	-	4	1
-	-	-	-	-	-	-	-	-	-	1
-	-	1	-	-	-	-	-	-	1	1
-	-	-	-	-	5	-	-	-	5	1
-	-	12	-	-	-	-	-	-	12	1
-	-	2	-	-	16	-	-	-	18	1
-	-	11	-	-	-	-	-	-	11	1
-	-	-	-	-	-	8	-	-	8	1

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

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
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, Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2021, 1/1/2021 Plan HIOS Plan ID, Metallic Tier, Exchange On/Off or Off. Rows include Plan 1 through Plan 45.

Table with 9 columns: 2020 21-year-old, Non-Tobacco Premium PMPM. Columns are numbered 1 through 9.

\$ - \$ 354.09 \$ 373.07 \$ - \$ 371.08 \$ 463.35 \$ 451.21 \$ - \$ 433.93

Table with 9 columns: Premium values for each plan. Rows include Plan 1 through Plan 45.

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

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Individual
Rate Effective Date: 1/1/2021

Table with 4 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2020 Plan Marketing Name, Average (weighted by enrollment by rating area)

Totals These cells auto-fill using the data \$ 405.91

Table with 4 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2020 Plan Marketing Name, Average (weighted by enrollment by rating area). Rows include Plan 1 through Plan 45.

Table with 10 columns: 2021 21-year-old, Non-Tobacco Premium PMPM. Columns 1-9 are blank, Column 10 is Average (weighted by enrollment by rating area).

\$ - \$ 302.04 \$ 336.77 \$ - \$ 327.28 \$ 402.26 \$ 373.78 \$ - \$ 383.24 \$ 359.12

Table with 10 columns: \$ -, \$ 302.04, \$ 336.77, \$ -, \$ 327.28, \$ 402.26, \$ 373.78, \$ -, \$ 383.24, \$ 359.12. Rows include Plan 1 through Plan 45.

Table with 3 columns: 1, 2, 3. Column 3 is labeled C.

0.0% -15.9% -10.6%

Table with 3 columns: -5.0%, -5.0%, -5.0%. Rows include Plan 1 through Plan 45.

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

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Individual
Rate Effective Date: 1/1/2021

Table with 10 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2020 Plan Marketing Name, and seven columns for percentage change in 21-year-old Non-Tobacco Premium PMPM (labeled 4-9), plus an Average (weighted by enrollment by rating area) column.

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

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
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. Rows include Plan 46 through Plan 90.

Table with 9 columns: 1, 2, 3, 4, 5, 6, 7, 8, 9. Header: 2020 21-year-old, Non-Tobacco Premium PMPM. Rows show premium values for various plans.

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

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Individual
Rate Effective Date: 1/1/2021

Table with 4 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2020 Plan Marketing Name, Average (weighted by enrollment by rating area). Rows include Plan 46 through Plan 90.

Table with 10 columns: 1, 2, 3, 4, 5, 6, 7, 8, 9, Average (weighted by enrollment by rating area). Title: 2021 21-year-old, Non-Tobacco Premium PMPM. Rows include Plan 46 through Plan 90.

Table with 3 columns: 1, 2, 3. Title: C. Rows include Plan 46 through Plan 90.

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

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2021

			Change in 21-year-old Non-Tobacco Premium PMPM						
Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Plan 46	22444PA0010092	Geisinger Marketplace All-Access HMO 30/60/4600		-9.3%	-9.3%	-9.3%		-9.3%	-9.3%
Plan 47	22444PA0010093	Geisinger Marketplace All-Access HMO 30/60/4600		-9.3%	-9.3%	-9.3%		-9.3%	-9.3%
Plan 48	22444PA0010094	Geisinger Marketplace All-Access HMO 30/60/4600		-9.3%	-9.3%	-9.3%		-9.3%	-9.3%
Plan 49	22444PA0010095	Geisinger Marketplace All-Access HMO 30/60/4600		-9.3%	-9.3%	-9.3%		-9.3%	-9.3%
Plan 50	22444PA0010096	Geisinger Marketplace All-Access HMO 30/60/4600		-9.3%	-9.3%	-9.3%		-9.3%	-9.3%
Plan 51	22444PA0010097	Geisinger Marketplace All-Access HMO 30/60/4600		-9.3%	-9.3%	-9.3%		-9.3%	-9.3%
Plan 52	22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4650		0.9%	0.9%	0.9%		0.9%	0.9%
Plan 53	22444PA0010099	Geisinger Marketplace All-Access HMO 30/60/4650		0.9%	0.9%	0.9%		0.9%	0.9%
Plan 54	22444PA0010100	Geisinger Marketplace All-Access HMO 30/60/4650		0.9%	0.9%	0.9%		0.9%	0.9%
Plan 55	22444PA0010101	Geisinger Marketplace All-Access HMO 30/60/4650		0.9%	0.9%	0.9%		0.9%	0.9%
Plan 56	22444PA0010102	Geisinger Marketplace All-Access HMO 30/60/4650		0.9%	0.9%	0.9%		0.9%	0.9%
Plan 57	22444PA0010103	Geisinger Marketplace All-Access HMO 30/60/4650		0.9%	0.9%	0.9%		0.9%	0.9%
Plan 58	22444PA0010104	Geisinger Marketplace All-Access HMO 30/60/4650		0.9%	0.9%	0.9%		0.9%	0.9%
Plan 59	22444PA0010105	Geisinger Marketplace All-Access HMO 30/60/4650		0.9%	0.9%	0.9%		0.9%	0.9%
Plan 60	22444PA0010106	Geisinger Marketplace All-Access HMO 30/60/7100		-26.9%	-26.9%	-26.9%		-26.9%	-26.9%
Plan 61	22444PA0010107	Geisinger Marketplace All-Access HMO 30/60/7100		-26.9%	-26.9%	-26.9%		-26.9%	-26.9%
Plan 62	22444PA0010108	Geisinger Marketplace All-Access HMO 30/60/7100		-26.9%	-26.9%	-26.9%		-26.9%	-26.9%
Plan 63	22444PA0010109	Geisinger Marketplace All-Access HMO 30/60/7100		-26.9%	-26.9%	-26.9%		-26.9%	-26.9%
Plan 64	22444PA0010110	Geisinger Marketplace All-Access HMO 30/60/7100		-26.9%	-26.9%	-26.9%		-26.9%	-26.9%
Plan 65	22444PA0010111	Geisinger Marketplace All-Access HMO 30/60/7100		-26.9%	-26.9%	-26.9%		-26.9%	-26.9%
Plan 66	22444PA0010112	Geisinger Marketplace All-Access HMO 30/60/7100		-26.9%	-26.9%	-26.9%		-26.9%	-26.9%
Plan 67	22444PA0010113	Geisinger Marketplace All-Access HMO 30/60/7100		-26.9%	-26.9%	-26.9%		-26.9%	-26.9%
Plan 68	22444PA0010134	Geisinger Marketplace Extra HMO 10/50/4500		0.9%	0.9%	0.9%		0.9%	0.9%
Plan 69	22444PA0010135	Geisinger Marketplace Premier HMO 20/40/3000		-5.0%	-5.0%	-5.0%		-5.0%	-5.0%
Plan 70	22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4650		0.9%	0.9%	0.9%		0.9%	0.9%
Plan 71	22444PA0010137	Geisinger Marketplace Premier HMO 30/60/7100		-26.9%	-26.9%	-26.9%		-26.9%	-26.9%
Plan 72	22444PA0010138	Geisinger Marketplace Premier HMO 20/40/3000		-5.0%	-5.0%	-5.0%		-5.0%	-5.0%
Plan 73	22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4650		0.9%	0.9%	0.9%		0.9%	0.9%
Plan 74	22444PA0010140	Geisinger Marketplace Premier HMO 30/60/7100		-26.9%	-26.9%	-26.9%		-26.9%	-26.9%
Plan 75	22444PA0010141	Geisinger Marketplace Premier HMO 20/40/3000		-5.0%	-5.0%	-5.0%		-5.0%	-5.0%
Plan 76	22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4650		0.9%	0.9%	0.9%		0.9%	0.9%
Plan 77	22444PA0010143	Geisinger Marketplace Premier HMO 30/60/7100		-26.9%	-26.9%	-26.9%		-26.9%	-26.9%
Plan 78	22444PA0040080	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%
Plan 79	22444PA0040081	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%
Plan 80	22444PA0040082	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%
Plan 81	22444PA0040083	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%
Plan 82	22444PA0040084	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%
Plan 83	22444PA0040085	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%
Plan 84	22444PA0040086	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%
Plan 85	22444PA0040087	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%
Plan 86	22444PA0040088	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%
Plan 87	22444PA0040089	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%
Plan 88	22444PA0040090	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%
Plan 89	22444PA0040091	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%
Plan 90	22444PA0040092	Geisinger Marketplace All-Access Value		-15.5%	-15.5%	-15.5%		-15.5%	-15.5%

PA Rate Quarterly Template Part V Consumer Factors

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

Geisinger Health Plan
HMO, POS
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 Health Plan
Individual Filing for 2021
Calibration of Age Factors

	(2)	(1) X (2)	(1) X (2) (2)
	Feb Members	Factor X Members	Calibration Factor:
Total members with premium:	19,936	38,427.05	1.928
Members in 0-20 age with no premium:	18		
Total:	19,954		

		(1)	(2)	(1) X (2)
Min	Max	HHS defined age curve	Members	Factor X Members
0	14	0.765	810	619.65
15	16	0.833	71	59.14
16	17	0.859	78	67.00
17	18	0.885	63	55.76
18	19	0.913	87	79.43
19	20	0.941	113	106.33
20	21	0.970	155	150.35
21	22	1.000	189	189.00
22	23	1.000	187	187.00
23	24	1.000	187	187.00
24	25	1.000	158	158.00
25	26	1.004	149	149.60
26	27	1.024	242	247.81
27	28	1.048	293	307.06
28	29	1.087	331	359.80
29	30	1.119	299	334.58
30	31	1.135	304	345.04
31	32	1.159	248	287.43
32	33	1.183	254	300.48
33	34	1.198	276	330.65
34	35	1.214	266	322.92
35	36	1.222	291	355.60
36	37	1.230	260	319.80
37	38	1.238	271	335.50
38	39	1.246	242	301.53
39	40	1.262	271	342.00
40	41	1.278	276	352.73
41	42	1.302	302	393.20
42	43	1.325	276	365.70
43	44	1.357	296	401.67
44	45	1.397	285	398.15
45	46	1.444	284	410.10
46	47	1.500	327	490.50
47	48	1.563	320	500.16

48	49	1.635	401	655.64
49	50	1.706	443	755.76
50	51	1.786	383	684.04
51	52	1.865	455	848.58
52	53	1.952	448	874.50
53	54	2.040	468	954.72
54	55	2.135	500	1,067.50
55	56	2.230	569	1,268.87
56	57	2.333	608	1,418.46
57	58	2.437	676	1,647.41
58	59	2.548	702	1,788.70
59	60	2.603	677	1,762.23
60	61	2.714	718	1,948.65
61	62	2.810	864	2,427.84
62	63	2.873	970	2,786.81
63	64	2.952	1,090	3,217.68
64	200	3.000	1,503	4,509.00
Min	Max	HHS defined age curve	Members	Factor X Members
		(1)	(2)	(1) X (2)

Geisinger Health Plan
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) HHS defined age curve	(2) Feb Members	(1) X (2) Factor X Feb Members	(3) 2019 Member Months	(1) X (3) 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 Health Plan
Individual Filing for 2021
Calibration of Area Factors

				(1) X (2)
	(1)	(2)	(1) X (2)	(2)
Region	Area Factors	Feb Members	Factor X Members	Calibration Factor:
2	0.941	29	27.29	
3	0.927	11,498	10,658.65	
5	0.963	197	189.71	
6	1.209	4,316	5,218.04	
7	1.229	1,642	2,018.02	
9	1.092	2,272	2,481.02	
		19,954	20,592.73	1.032

Geisinger Health Plan
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	18,240	18,240.00	
Tobacco Users:	1.100	1,714	1,885.40	
Total:		19,954	20,125.40	1.009

Geisinger Health Plan
Individual Filing for 2021
Capitation History

	2016	2017	2018	2019	Proj. 2021
Chiropractic Coverage:	\$0.36	\$0.33	\$0.20	\$0.32	\$0.00
Nurseline:	\$0.04	\$0.04	\$0.04	\$0.04	\$0.04
Mental Health & Substance Abuse/Autism:	\$5.93	\$10.47	\$10.44	\$7.42	\$0.00
Pediatric Dental:	\$0.00	\$0.01	\$0.05	\$0.05	\$0.05
Total Capitation:	\$6.33	\$10.85	\$10.73	\$7.82	\$0.09
Trend:		71%	-1%	-27%	-89%

Geisinger Health Plan
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 Health Plan
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
----------------------------------	--------

Net Reinsurance	\$1.39
Other Factor - Other	1.002

Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$655.52
--	----------

**Geisinger Health Plan
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 Health Plan
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 Health Plan
Individual Filing for 2021
Administrative Expense Exhibit**

	2016	2017	2018	2019
Actual PMPM:	\$39.74	\$40.61	\$33.53	\$48.79
Projected PMPM:	\$39.47	\$39.34	\$42.20	\$38.51

Geisinger Health Plan
Individual Filing for 2021
Projected Tax Estimates

Federal Income Tax

Projected Margin:	2%
Projected Federal Income Tax Rate:	21%
Estimated Tax Rate for POS:	0.53%
Estimated POS % of total:	0.7%

Estimated Federal Income Tax:	0.00%
--------------------------------------	--------------

Geisinger Health Plan
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%
------------------------------	-------------

Geisinger Health Plan
Individual Filing for 2021
Induced Utilization Exhibit

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
22444PA0010035	Gold	1,232	0.8860	1.13900
22444PA0010036	Gold	197	0.8860	1.13900
22444PA0010037	Gold	166	0.8860	1.13900
22444PA0010038	Silver	890	0.9636	1.20492
22444PA0010039	Silver	116	0.9636	1.20492
22444PA0010040	Silver	126	0.9636	1.20492
22444PA0010041	Silver	103	0.9636	1.20492
22444PA0010042	Gold	224	0.8860	1.13900
22444PA0010045	Gold	2,335	0.8700	1.12690
22444PA0010046	Gold	514	0.8700	1.12690
22444PA0010047	Silver	931	0.9468	1.18963
22444PA0010048	Silver	240	0.9468	1.18963
22444PA0010053	Bronze	1,290	0.6310	1.00716
22444PA0010054	Bronze	611	0.6310	1.00716
22444PA0010055	Bronze	488	0.6310	1.00716
22444PA0010056	Bronze	409	0.6310	1.00716
22444PA0010063	Silver	115	0.8040	1.08242
22444PA0010064	Silver	7	0.8040	1.08242
22444PA0010065	Silver	14	0.8040	1.08242
22444PA0010066	Silver	15	0.8040	1.08242
22444PA0010067	Gold	261	0.8860	1.13900
22444PA0010068	Silver	146	0.9636	1.20492
22444PA0010069	Bronze	176	0.6310	1.00716
22444PA0010070	Silver	1	0.8040	1.08242
22444PA0010071	Silver	21	0.9468	1.18963
22444PA0010072	Silver	139	0.9468	1.18963
22444PA0010073	Silver	248	0.9468	1.18963
22444PA0010074	Silver	83	0.9468	1.18963
22444PA0010075	Silver	68	0.9468	1.18963
22444PA0010076	Gold	71	0.8700	1.12690
22444PA0010077	Gold	113	0.8700	1.12690
22444PA0010078	Gold	589	0.8700	1.12690
22444PA0010079	Gold	594	0.8700	1.12690
22444PA0010080	Gold	158	0.8700	1.12690
22444PA0010081	Gold	198	0.8700	1.12690
22444PA0010082	Gold	80	0.8860	1.13900
22444PA0010083	Gold	12	0.8860	1.13900
22444PA0010084	Gold	39	0.8860	1.13900
22444PA0010085	Gold	49	0.8860	1.13900

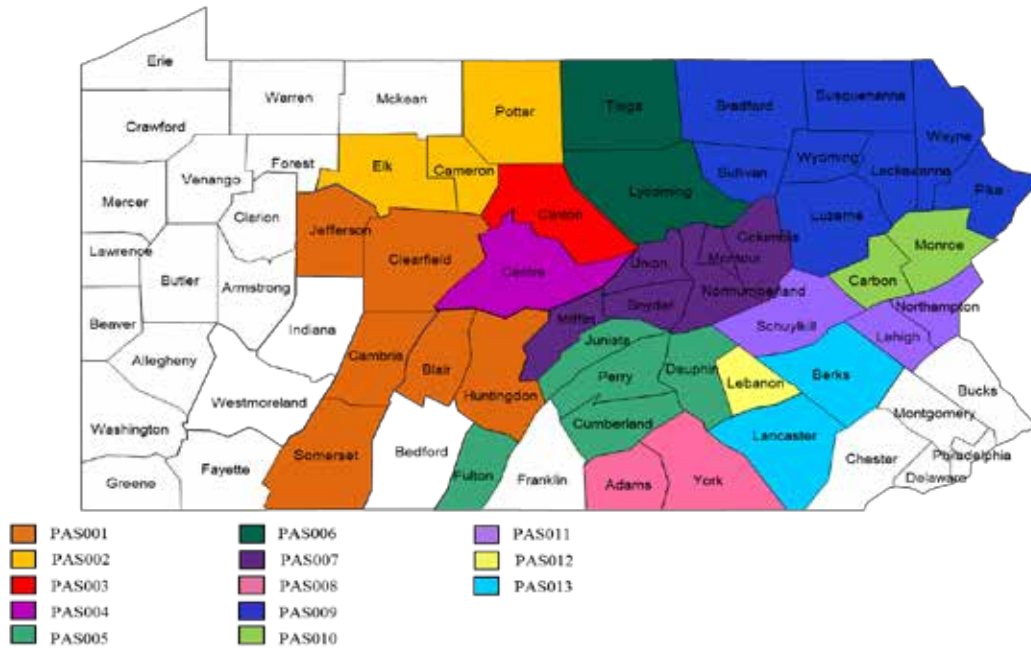
Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
22444PA0010086	Gold	143	0.8860	1.13900
22444PA0010087	Gold	224	0.8860	1.13900
22444PA0010088	Gold	155	0.8860	1.13900
22444PA0010089	Gold	194	0.8860	1.13900
22444PA0010090	Silver	4	0.8040	1.08242
22444PA0010091	Silver	-	0.8040	1.08242
22444PA0010092	Silver	2	0.8040	1.08242
22444PA0010093	Silver	11	0.8040	1.08242
22444PA0010094	Silver	19	0.8040	1.08242
22444PA0010095	Silver	34	0.8040	1.08242
22444PA0010096	Silver	16	0.8040	1.08242
22444PA0010097	Silver	7	0.8040	1.08242
22444PA0010098	Silver	30	0.9636	1.20492
22444PA0010099	Silver	2	0.9636	1.20492
22444PA0010100	Silver	18	0.9636	1.20492
22444PA0010101	Silver	14	0.9636	1.20492
22444PA0010102	Silver	71	0.9636	1.20492
22444PA0010103	Silver	122	0.9636	1.20492
22444PA0010104	Silver	146	0.9636	1.20492
22444PA0010105	Silver	75	0.9636	1.20492
22444PA0010106	Bronze	77	0.6310	1.00716
22444PA0010107	Bronze	13	0.6310	1.00716
22444PA0010108	Bronze	65	0.6310	1.00716
22444PA0010109	Bronze	70	0.6310	1.00716
22444PA0010110	Bronze	172	0.6310	1.00716
22444PA0010111	Bronze	409	0.6310	1.00716
22444PA0010112	Bronze	288	0.6310	1.00716
22444PA0010113	Bronze	610	0.6310	1.00716
22444PA0010134	Silver	30	0.9468	1.18963
22444PA0010135	Gold	392	0.8860	1.13900
22444PA0010136	Silver	142	0.9636	1.20492
22444PA0010137	Bronze	611	0.6310	1.00716
22444PA0010138	Gold	371	0.8860	1.13900
22444PA0010139	Silver	154	0.9636	1.20492
22444PA0010140	Bronze	372	0.6310	1.00716
22444PA0010141	Gold	775	0.8860	1.13900
22444PA0010142	Silver	357	0.9636	1.20492
22444PA0010143	Bronze	555	0.6310	1.00716
22444PA0040080	Catastrophic	50	0.6820	1.02312
22444PA0040081	Catastrophic	10	0.6820	1.02312
22444PA0040082	Catastrophic	6	0.6820	1.02312
22444PA0040083	Catastrophic	9	0.6820	1.02312
22444PA0040084	Catastrophic	1	0.6820	1.02312

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
22444PA0040085	Catastrophic	4	0.6820	1.02312
22444PA0040086	Catastrophic	-	0.6820	1.02312
22444PA0040087	Catastrophic	1	0.6820	1.02312
22444PA0040088	Catastrophic	5	0.6820	1.02312
22444PA0040089	Catastrophic	12	0.6820	1.02312
22444PA0040090	Catastrophic	18	0.6820	1.02312
22444PA0040091	Catastrophic	11	0.6820	1.02312
22444PA0040092	Catastrophic	8	0.6820	1.02312
Total		19,954	0.8156	1.1064

Geisinger Health Plan
Individual Filing for 2021
Benefit Changes

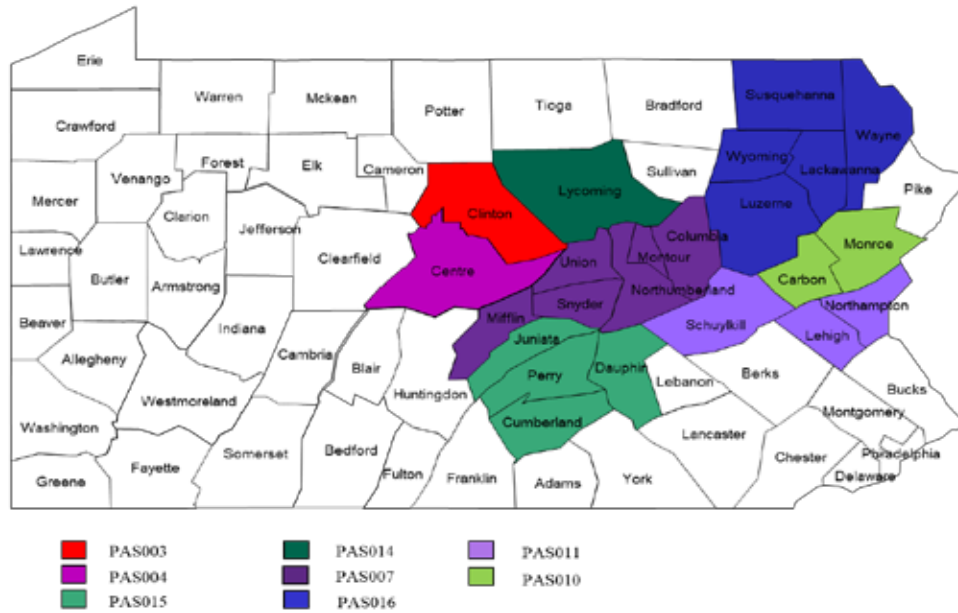
2021 Plan Name	HIOS IDs	Plan Changes
Geisinger Marketplace Extra HMO 10/50/4500	22444PA0010047, 22444PA0010048, 22444PA0010071, 22444PA0010072, 22444PA0010073, 22444PA0010074, 22444PA0010075, 22444PA0010134	MOOP increased 7350 to 7400
Geisinger Marketplace Extra HMO 10/50/500	22444PA0010045, 22444PA0010046, 22444PA0010076, 22444PA0010077, 22444PA0010078, 22444PA0010079, 22444PA0010080, 22444PA0010081	MOOP increased 5000 to 5700
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010035, 22444PA0010036, 22444PA0010037, 22444PA0010042, 22444PA0010067, 22444PA0010082, 22444PA0010083, 22444PA0010084, 22444PA0010085, 22444PA0010086, 22444PA0010087, 22444PA0010088, 22444PA0010089	MOOP increased 7350 to 8100
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010063, 22444PA0010064, 22444PA0010065, 22444PA0010066, 22444PA0010070, 22444PA0010090, 22444PA0010091, 22444PA0010092, 22444PA0010093, 22444PA0010094, 22444PA0010095, 22444PA0010096, 22444PA0010097	MOOP increased 7350 to 7600
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010038, 22444PA0010039, 22444PA0010040, 22444PA0010041, 22444PA0010068, 22444PA0010098, 22444PA0010099, 22444PA0010100, 22444PA0010101, 22444PA0010102, 22444PA0010103, 22444PA0010104, 22444PA0010105	MOOP increased 7350 to 7600
Geisinger Marketplace All-Access HMO 40/80/8400	22444PA0010053, 22444PA0010054, 22444PA0010055, 22444PA0010056, 22444PA0010069, 22444PA0010106, 22444PA0010107, 22444PA0010108, 22444PA0010109, 22444PA0010110, 22444PA0010111, 22444PA0010112, 22444PA0010113	MOOP increased 8150 to 8550, Deductible increased 7100 to 8400, PCP copay increased 30 to 40, Specialist copay increased 60 to 80
Geisinger Marketplace Premier HMO 20/40/3000	22444PA0010135, 22444PA0010138, 22444PA0010141	MOOP increased 7350 to 8100
Geisinger Marketplace Premier HMO 30/60/4650	22444PA0010136, 22444PA0010139, 22444PA0010142	MOOP increased 7350 to 7600
Geisinger Marketplace Premier HMO 40/80/8400	22444PA0010137, 22444PA0010140, 22444PA0010143	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 Value	22444PA0040080, 22444PA0040081, 22444PA0040082, 22444PA0040083, 22444PA0040084, 22444PA0040085, 22444PA0040086, 22444PA0040087, 22444PA0040088, 22444PA0040089, 22444PA0040090, 22444PA0040091, 22444PA0040092	MOOP increased 8150 to 8550, Deductible increased 8150 to 8550

2021 Marketplace Service Areas Individual All-Access HMO & PPO



2021 Marketplace Service Areas

Individual Extra HMO



2021 Marketplace Service Area Individual- Premier (narrow) HMO



Company Name: Geisinger Health Plan
 Market: Individual
 Product: HMO_POS
 Effective Date of Rates: January 1, 2021

Ending date of Rates: December 31, 2021

HIOS Plan ID (On Exchange) =>	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010045	22444PA0010046
HIOS Plan ID (Off Exchange) =>	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010045	22444PA0010046
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace Extra HMO 10/50/500
Form =>	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-178-F Rev. 1/21	M-152-178-F Rev. 1/21
Rating Area =>	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 6	Rating Area 7	Rating Area 3	Rating Area 7
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Gold
Deductible =>	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: \$4,650 / Rx: \$500	Med: \$3,000 / Rx: \$0	Med: \$500 / Rx: \$500	Med: \$500 / Rx: \$500
Coinsurance =>	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$20 / \$40	\$50 / \$50	\$50 / \$50
OOP Maximum =>	\$8,100	\$8,100	\$8,100	\$7,600	\$7,600	\$7,600	\$7,600	\$8,100	\$5,700	\$5,700
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	\$277.97	\$277.97	\$362.53	\$362.53	\$368.53	\$368.53	\$319.82	\$319.82	\$376.74	\$376.74
15	\$302.68	\$302.68	\$394.76	\$394.76	\$401.29	\$401.29	\$348.24	\$348.24	\$410.23	\$410.23
16	\$312.13	\$312.13	\$407.08	\$407.08	\$413.81	\$413.81	\$359.11	\$359.11	\$423.03	\$423.03
17	\$321.57	\$321.57	\$419.40	\$419.40	\$426.34	\$426.34	\$369.98	\$369.98	\$435.84	\$435.84
18	\$331.75	\$331.75	\$432.67	\$432.67	\$439.83	\$439.83	\$381.69	\$381.69	\$449.63	\$449.63
19	\$341.92	\$341.92	\$445.94	\$445.94	\$453.31	\$453.31	\$393.39	\$393.39	\$463.42	\$463.42
20	\$352.46	\$352.46	\$459.68	\$459.68	\$467.28	\$467.28	\$405.52	\$405.52	\$477.70	\$477.70
21	\$363.36	\$363.36	\$473.90	\$473.90	\$481.74	\$481.74	\$418.06	\$418.06	\$492.48	\$492.48
22	\$363.36	\$363.36	\$473.90	\$473.90	\$481.74	\$481.74	\$418.06	\$418.06	\$492.48	\$492.48
23	\$363.36	\$363.36	\$473.90	\$473.90	\$481.74	\$481.74	\$418.06	\$418.06	\$492.48	\$492.48
24	\$363.36	\$363.36	\$473.90	\$473.90	\$481.74	\$481.74	\$418.06	\$418.06	\$492.48	\$492.48
25	\$364.81	\$401.15	\$475.79	\$523.18	\$483.66	\$531.84	\$419.73	\$461.54	\$494.44	\$543.69
26	\$372.08	\$409.14	\$485.27	\$533.61	\$493.30	\$542.43	\$428.09	\$470.73	\$504.29	\$554.52
27	\$380.80	\$418.95	\$496.64	\$546.40	\$504.86	\$555.44	\$438.13	\$482.02	\$516.11	\$567.82
28	\$394.97	\$434.58	\$515.13	\$566.78	\$523.65	\$576.16	\$454.43	\$500.00	\$532.32	\$589.00
29	\$406.60	\$447.30	\$530.29	\$583.37	\$539.06	\$593.02	\$467.81	\$514.63	\$551.08	\$606.23
30	\$412.41	\$453.84	\$537.87	\$591.90	\$546.77	\$601.69	\$474.50	\$522.16	\$558.95	\$615.10
31	\$421.13	\$463.28	\$549.25	\$604.22	\$558.33	\$614.21	\$484.53	\$533.03	\$570.77	\$627.90
32	\$429.85	\$472.73	\$560.62	\$616.54	\$569.89	\$626.74	\$494.56	\$543.90	\$582.59	\$640.71
33	\$435.31	\$478.91	\$567.73	\$624.60	\$577.12	\$634.93	\$500.84	\$551.00	\$589.98	\$649.08
34	\$441.12	\$485.09	\$575.31	\$632.65	\$584.83	\$643.12	\$507.52	\$558.11	\$597.86	\$657.45
35	\$444.03	\$488.36	\$579.10	\$636.92	\$588.68	\$647.45	\$510.87	\$561.87	\$601.80	\$661.88
36	\$446.93	\$491.63	\$582.89	\$641.18	\$592.54	\$651.79	\$514.21	\$565.63	\$605.74	\$666.31
37	\$449.84	\$494.90	\$586.68	\$645.45	\$596.39	\$656.12	\$517.56	\$569.40	\$609.68	\$670.75
38	\$452.75	\$498.17	\$590.48	\$649.71	\$600.24	\$660.46	\$520.90	\$573.16	\$613.62	\$675.18
39	\$458.56	\$504.34	\$598.06	\$657.77	\$607.95	\$668.65	\$527.59	\$580.27	\$621.50	\$683.55
40	\$464.37	\$510.88	\$605.64	\$666.30	\$615.66	\$677.32	\$534.28	\$587.79	\$629.38	\$692.41
41	\$473.09	\$520.33	\$617.01	\$678.62	\$627.22	\$689.85	\$544.31	\$598.66	\$641.20	\$705.22
42	\$481.45	\$529.78	\$627.91	\$690.94	\$638.30	\$702.37	\$553.93	\$609.53	\$652.52	\$718.02
43	\$493.08	\$542.50	\$643.08	\$707.53	\$653.72	\$719.23	\$567.31	\$624.16	\$668.28	\$735.26
44	\$507.61	\$558.48	\$662.03	\$728.38	\$672.99	\$740.43	\$584.03	\$642.56	\$687.98	\$756.93
45	\$524.69	\$577.02	\$684.31	\$752.55	\$695.63	\$765.00	\$603.68	\$663.88	\$711.13	\$782.04
46	\$545.04	\$599.54	\$710.84	\$781.93	\$722.60	\$794.86	\$627.09	\$689.80	\$738.71	\$812.58
47	\$567.93	\$624.62	\$740.70	\$814.63	\$752.95	\$828.10	\$653.43	\$718.64	\$769.73	\$846.56
48	\$594.09	\$653.68	\$774.82	\$852.54	\$787.64	\$866.64	\$683.53	\$752.09	\$805.19	\$885.96
49	\$619.89	\$682.03	\$808.47	\$889.50	\$821.84	\$904.22	\$713.21	\$784.70	\$840.16	\$924.37
50	\$648.96	\$714.00	\$846.38	\$931.21	\$860.38	\$946.61	\$746.65	\$821.49	\$879.55	\$967.71
51	\$677.67	\$745.61	\$883.82	\$972.44	\$898.44	\$988.52	\$779.68	\$857.86	\$918.46	\$1,010.55
52	\$709.28	\$780.13	\$925.05	\$1,017.46	\$940.35	\$1,034.29	\$816.05	\$897.57	\$961.30	\$1,057.34
53	\$741.25	\$815.38	\$966.75	\$1,063.42	\$982.74	\$1,081.02	\$852.84	\$938.13	\$1,004.64	\$1,105.11
54	\$775.77	\$853.17	\$1,011.77	\$1,112.71	\$1,028.51	\$1,131.12	\$892.56	\$981.60	\$1,051.43	\$1,156.32
55	\$810.29	\$891.32	\$1,056.79	\$1,162.47	\$1,074.27	\$1,181.70	\$932.27	\$1,025.50	\$1,098.21	\$1,208.03
56	\$847.72	\$932.38	\$1,105.60	\$1,216.02	\$1,123.89	\$1,236.13	\$975.33	\$1,072.74	\$1,148.94	\$1,263.68
57	\$885.51	\$974.17	\$1,154.89	\$1,270.52	\$1,173.99	\$1,291.53	\$1,018.81	\$1,120.82	\$1,200.15	\$1,320.32
58	\$925.84	\$1,018.50	\$1,207.49	\$1,328.33	\$1,227.46	\$1,350.31	\$1,065.22	\$1,171.82	\$1,254.82	\$1,380.40
59	\$945.83	\$1,040.30	\$1,233.55	\$1,356.77	\$1,253.96	\$1,379.21	\$1,088.21	\$1,196.90	\$1,281.99	\$1,409.95
60	\$986.16	\$1,084.63	\$1,286.16	\$1,414.58	\$1,307.43	\$1,437.98	\$1,134.61	\$1,247.91	\$1,336.57	\$1,470.03
61	\$1,021.04	\$1,123.15	\$1,331.65	\$1,464.81	\$1,353.68	\$1,489.05	\$1,174.75	\$1,292.22	\$1,383.84	\$1,522.32
62	\$1,043.93	\$1,148.22	\$1,361.50	\$1,497.51	\$1,384.03	\$1,522.29	\$1,201.08	\$1,321.07	\$1,414.87	\$1,556.21
63	\$1,072.64	\$1,179.83	\$1,398.94	\$1,538.74	\$1,422.08	\$1,564.20	\$1,234.11	\$1,357.44	\$1,453.78	\$1,599.05
64+	\$1,090.08	\$1,199.09	\$1,421.69	\$1,563.86	\$1,445.21	\$1,589.73	\$1,254.18	\$1,379.60	\$1,477.41	\$1,625.16

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

HIOS Plan ID (On Exchange) =>	0010046	22444PA0010047	22444PA0010048	22444PA0010053	22444PA0010054	22444PA0010055	22444PA0010056	22444PA0010063	22444PA0010064	22444PA0010065									
HIOS Plan ID (Off Exchange) =>	0010046	22444PA0010047	22444PA0010048	22444PA0010053	22444PA0010054	22444PA0010055	22444PA0010056	22444PA0010063	22444PA0010064	22444PA0010065									
Plan Marketing Name =>	ketplace Extra /50/500	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600									
Form =>	F Rev. 1/21	M-152-178-F Rev. 1/21	M-152-178-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21									
Rating Area =>	Area 9	Rating Area 3	Rating Area 9	Rating Area 3	Rating Area 9	Rating Area 6	Rating Area 7	Rating Area 3	Rating Area 9	Rating Area 6									
Network =>	ketplace All-HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO									
Metal =>	Id	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Silver									
Deductible =>	/ Rx: \$500	Med: \$4,500 / Rx: \$500	Med: \$4,500 / Rx: \$500	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500									
Coinsurance =>	%	30%	30%	0%	0%	0%	0%	20%	20%	20%									
Copays =>	\$50	\$50 / \$50	\$50 / \$50	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$30 / \$60	\$30 / \$60	\$30 / \$60									
OOP Maximum =>	\$0	\$7,400	\$7,400	\$8,550	\$8,550	\$8,550	\$8,550	\$7,600	\$7,600	\$7,600									
Pediatric Dental (Yes/No) =>	ps	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		
0 - 14	\$318.12	\$310.25	\$310.25	\$365.47	\$365.47	\$175.05	\$175.05	\$206.21	\$206.21	\$228.31	\$228.31	\$232.08	\$232.08	\$239.71	\$239.71	\$282.38	\$282.38	\$312.64	\$312.64
15	\$346.40	\$337.83	\$337.83	\$397.96	\$397.96	\$190.61	\$190.61	\$224.54	\$224.54	\$248.60	\$248.60	\$252.71	\$252.71	\$261.02	\$261.02	\$307.48	\$307.48	\$340.43	\$340.43
16	\$357.21	\$348.37	\$348.37	\$410.38	\$410.38	\$196.56	\$196.56	\$231.55	\$231.55	\$256.36	\$256.36	\$269.17	\$269.17	\$269.17	\$269.17	\$317.08	\$317.08	\$351.05	\$351.05
17	\$368.02	\$358.92	\$358.92	\$422.80	\$422.80	\$202.51	\$202.51	\$238.56	\$238.56	\$264.12	\$264.12	\$268.49	\$268.49	\$277.32	\$277.32	\$326.68	\$326.68	\$361.68	\$361.68
18	\$379.66	\$370.27	\$370.27	\$436.18	\$436.18	\$208.92	\$208.92	\$246.11	\$246.11	\$272.48	\$272.48	\$276.98	\$276.98	\$286.09	\$286.09	\$337.01	\$337.01	\$373.12	\$373.12
19	\$391.31	\$381.63	\$381.63	\$449.56	\$449.56	\$215.33	\$215.33	\$253.65	\$253.65	\$280.83	\$280.83	\$285.48	\$285.48	\$294.86	\$294.86	\$347.35	\$347.35	\$384.56	\$384.56
20	\$403.37	\$393.39	\$393.39	\$463.41	\$463.41	\$221.96	\$221.96	\$261.47	\$261.47	\$289.49	\$289.49	\$294.27	\$294.27	\$303.95	\$303.95	\$358.05	\$358.05	\$396.41	\$396.41
21	\$457.43	\$405.56	\$405.56	\$477.75	\$477.75	\$252.52	\$252.52	\$296.52	\$296.52	\$328.29	\$328.29	\$330.38	\$330.38	\$333.72	\$333.72	\$369.13	\$369.13	\$408.68	\$408.68
22	\$457.43	\$405.56	\$405.56	\$477.75	\$477.75	\$252.52	\$252.52	\$296.52	\$296.52	\$328.29	\$328.29	\$330.38	\$330.38	\$333.72	\$333.72	\$369.13	\$369.13	\$408.68	\$408.68
23	\$457.43	\$405.56	\$405.56	\$477.75	\$477.75	\$252.52	\$252.52	\$296.52	\$296.52	\$328.29	\$328.29	\$330.38	\$330.38	\$333.72	\$333.72	\$369.13	\$369.13	\$408.68	\$408.68
24	\$457.43	\$405.56	\$405.56	\$477.75	\$477.75	\$252.52	\$252.52	\$296.52	\$296.52	\$328.29	\$328.29	\$330.38	\$330.38	\$333.72	\$333.72	\$369.13	\$369.13	\$408.68	\$408.68
25	\$459.09	\$407.18	\$407.18	\$479.65	\$479.65	\$229.74	\$229.74	\$252.63	\$252.63	\$297.59	\$297.59	\$299.63	\$299.63	\$304.59	\$304.59	\$370.60	\$370.60	\$407.51	\$407.51
26	\$468.24	\$415.29	\$415.29	\$489.21	\$489.21	\$537.94	\$537.94	\$276.03	\$276.03	\$303.52	\$303.52	\$306.60	\$306.60	\$310.66	\$310.66	\$377.98	\$377.98	\$415.64	\$415.64
27	\$479.47	\$425.02	\$425.02	\$500.67	\$500.67	\$550.84	\$550.84	\$282.50	\$282.50	\$310.80	\$310.80	\$312.76	\$312.76	\$344.10	\$344.10	\$386.84	\$386.84	\$425.60	\$425.60
28	\$497.35	\$440.84	\$440.84	\$519.31	\$519.31	\$571.38	\$571.38	\$322.39	\$322.39	\$340.61	\$340.61	\$356.93	\$356.93	\$373.46	\$373.46	\$441.47	\$441.47	\$488.77	\$488.77
29	\$511.90	\$453.82	\$453.82	\$534.59	\$534.59	\$588.10	\$588.10	\$301.64	\$301.64	\$331.83	\$331.83	\$333.95	\$333.95	\$367.38	\$367.38	\$413.05	\$413.05	\$454.39	\$454.39
30	\$519.39	\$460.31	\$460.31	\$542.24	\$542.24	\$596.70	\$596.70	\$305.95	\$305.95	\$336.68	\$336.68	\$338.73	\$338.73	\$372.75	\$372.75	\$418.96	\$418.96	\$463.85	\$463.85
31	\$530.20	\$470.04	\$470.04	\$553.70	\$553.70	\$609.12	\$609.12	\$312.42	\$312.42	\$343.69	\$343.69	\$345.89	\$345.89	\$380.51	\$380.51	\$427.82	\$427.82	\$470.63	\$470.63
32	\$541.01	\$479.77	\$479.77	\$565.17	\$565.17	\$621.54	\$621.54	\$318.89	\$318.89	\$350.69	\$350.69	\$353.05	\$353.05	\$388.27	\$388.27	\$436.68	\$436.68	\$483.46	\$483.46
33	\$548.08	\$485.86	\$485.86	\$572.34	\$572.34	\$629.66	\$629.66	\$324.14	\$324.14	\$351.60	\$351.60	\$353.73	\$353.73	\$393.34	\$393.34	\$441.00	\$441.00	\$489.59	\$489.59
34	\$555.15	\$492.34	\$492.34	\$579.98	\$579.98	\$637.79	\$637.79	\$327.80	\$327.80	\$359.86	\$359.86	\$362.31	\$362.31	\$398.42	\$398.42	\$448.12	\$448.12	\$492.78	\$492.78
35	\$558.89	\$495.59	\$495.59	\$583.80	\$583.80	\$642.09	\$642.09	\$329.63	\$329.63	\$364.69	\$364.69	\$401.10	\$401.10	\$370.73	\$370.73	\$451.07	\$451.07	\$499.40	\$499.40
36	\$562.63	\$498.83	\$498.83	\$587.62	\$587.62	\$646.39	\$646.39	\$331.56	\$331.56	\$364.71	\$364.71	\$403.79	\$403.79	\$373.15	\$373.15	\$423.96	\$423.96	\$454.02	\$454.02
37	\$566.38	\$502.08	\$502.08	\$591.45	\$591.45	\$650.69	\$650.69	\$333.71	\$333.71	\$367.14	\$367.14	\$406.47	\$406.47	\$375.58	\$375.58	\$413.20	\$413.20	\$456.98	\$456.98
38	\$570.12	\$505.32	\$505.32	\$595.27	\$595.27	\$654.98	\$654.98	\$335.87	\$335.87	\$369.56	\$369.56	\$409.16	\$409.16	\$378.01	\$378.01	\$415.93	\$415.93	\$459.93	\$459.93
39	\$577.19	\$511.81	\$511.81	\$602.91	\$602.91	\$663.11	\$663.11	\$340.18	\$340.18	\$374.15	\$374.15	\$376.63	\$376.63	\$414.23	\$414.23	\$421.09	\$421.09	\$465.84	\$465.84
40	\$584.67	\$518.30	\$518.30	\$610.55	\$610.55	\$671.71	\$671.71	\$344.50	\$344.50	\$379.00	\$379.00	\$381.41	\$381.41	\$419.61	\$419.61	\$426.55	\$426.55	\$471.74	\$471.74
41	\$595.49	\$528.03	\$528.03	\$622.02	\$622.02	\$684.13	\$684.13	\$347.80	\$347.80	\$386.01	\$386.01	\$388.57	\$388.57	\$427.36	\$427.36	\$434.43	\$434.43	\$480.60	\$480.60
42	\$606.30	\$537.36	\$537.36	\$633.01	\$633.01	\$696.55	\$696.55	\$353.16	\$353.16	\$393.02	\$393.02	\$395.43	\$395.43	\$435.12	\$435.12	\$440.97	\$440.97	\$493.18	\$493.18
43	\$620.85	\$550.34	\$550.34	\$648.30	\$648.30	\$713.27	\$713.27	\$361.52	\$361.52	\$402.45	\$402.45	\$404.98	\$404.98	\$445.57	\$445.57	\$451.68	\$451.68	\$500.90	\$500.90
44	\$639.15	\$566.56	\$566.56	\$663.44	\$663.44	\$734.29	\$734.29	\$369.57	\$369.57	\$414.31	\$414.31	\$416.92	\$416.92	\$458.70	\$458.70	\$463.82	\$463.82	\$515.67	\$515.67
45	\$660.36	\$585.62	\$585.62	\$684.02	\$684.02	\$758.65	\$758.65	\$376.38	\$376.38	\$428.06	\$428.06	\$430.95	\$430.95	\$473.92	\$473.92	\$481.76	\$481.76	\$533.02	\$533.02
46	\$686.14	\$608.33	\$608.33	\$699.17	\$699.17	\$781.61	\$781.61	\$387.57	\$387.57	\$444.77	\$444.77	\$447.66	\$447.66	\$492.42	\$492.42	\$455.06	\$455.06	\$557.69	\$557.69
47	\$714.83	\$633.88	\$633.88	\$697.15	\$697.15	\$746.71	\$746.71	\$393.36	\$393.36	\$421.32	\$421.32	\$463.37	\$463.37	\$513.02	\$513.02	\$474.18	\$474.18	\$563.53	\$563.53
48	\$748.10	\$663.08	\$663.08	\$729.60	\$729.60	\$781.11	\$781.11	\$401.66	\$401.66	\$440.73	\$440.73	\$484.93	\$484.93	\$536.89	\$536.89	\$496.02	\$496.02	\$563.72	\$563.72
49	\$780.54	\$691.88	\$691.88	\$761.23	\$761.23	\$815.03	\$815.03	\$429.51	\$429.51	\$459.87	\$459.87	\$505.14	\$505.14	\$560.17	\$560.17	\$517.56	\$517.56	\$588.16	\$588.16
50	\$817.13	\$724.32	\$724.32	\$853.25	\$853.25	\$938.76	\$938.76	\$449.65	\$449.65	\$481.43	\$481.43	\$529.68	\$529.68	\$533.01	\$533.01	\$586.43	\$586.43	\$615.73	\$615.73
51	\$853.31	\$756.36	\$756.36	\$882.20	\$882.20	\$980.33	\$980.33	\$469.56	\$469.56	\$502.73	\$502.73	\$553.13	\$553.13	\$556.59	\$556.59	\$612.40	\$612.40	\$643.00	\$643.00
52	\$892.81	\$791.65	\$791.65	\$920.55	\$920.55	\$1,025.71	\$1,025.71	\$486.67	\$486.67	\$521.29	\$521.29	\$578.74	\$578.74	\$582.55	\$582.55	\$640.75	\$640.75	\$671.73	\$671.73
53	\$933.15	\$827.33	\$827.33	\$974.59	\$974.59	\$1,072.05	\$1,072.05	\$513.49	\$513.49	\$549.90	\$549.90	\$604.89	\$604.89	\$608.82	\$608.82	\$669.70	\$669.70	\$703.16	\$703.16
54	\$976.40	\$865.86	\$865.86	\$1,019.98	\$1,019.98	\$1,121.74	\$1,121.74	\$537.29	\$537.29	\$575.51	\$575.51	\$632.92	\$632.92	\$637.17	\$637.17	\$700.74	\$700.74	\$732.33	\$732.33
55	\$1,020.06	\$904.39	\$904.39	\$1,065.37	\$1,065.37	\$1,171.90	\$1,171.90	\$561.32	\$561.32	\$601.11	\$601.11	\$661.23	\$661.23	\$665.52	\$665.52	\$732.07	\$732.07	\$768.65	\$768.65
56	\$1,067.05	\$946.16	\$946.16	\$1,114.57	\$1,114.57	\$1,225.89	\$1,225.89	\$587.17	\$587.17	\$628.88	\$628.88	\$691.69	\$691.69	\$696.26	\$696.26	\$765.80	\$765.80	\$804.06	\$804.06
57	\$1,114.87	\$988.34	\$988.34	\$1,164.26	\$1,164.26	\$1,280.83	\$1,280.83	\$613.49	\$613.49	\$656.91	\$656.91	\$722.69	\$722.69	\$727.30	\$727.30	\$800.12	\$800.12	\$833.35	\$833.35
58	\$1,165.61	\$1,033.36	\$1,033.36	\$1,136.77	\$1,136.77	\$1,253.11	\$1,253.11	\$641.41	\$641.41	\$686.83	\$686.83	\$755.57	\$755.57	\$760.42	\$760.42	\$836.53	\$836.53	\$873.00	\$873.00
59	\$1,190.56	\$1,055.66	\$1,055.66	\$1,161.11	\$1,161.11	\$1,243.56	\$1,243.56	\$655.13	\$655.13	\$701.66	\$701.66	\$771.74	\$771.74	\$776.84	\$776.84	\$858.43	\$858.43	\$896.78	\$896.78
60	\$1,241.29	\$1,100.68	\$1,100.68	\$1,210.58	\$1,210.58	\$1,296.59	\$1,296.59	\$683.05	\$683.05</										

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

HIOS Plan ID (On Exchange)⇒	22444PA0010066		22444PA0010067		22444PA0010068		22444PA0010069		22444PA0010070		22444PA0010071		22444PA0010072		22444PA0010073		22444PA0010074		22444PA0010075
HIOS Plan ID (Off Exchange)⇒	22444PA0010066		22444PA0010067		22444PA0010068		22444PA0010069		22444PA0010070		22444PA0010071		22444PA0010072		22444PA0010073		22444PA0010074		22444PA0010075
Plan Marketing Name ⇒	Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 40/80/8400		Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace Extra HMO 10/50/4500		Geisinger Marketplace Extra HMO 10/50/4500		Geisinger Marketplace Extra HMO 10/50/4500		Geisinger Marketplace Extra HMO 10/50/4500		Geisinger Mar HMO 10, 10/50/4500
Form # ⇒	M-152-176-F Rev. 1/21		M-152-176-F Rev. 1/21		M-152-176-F Rev. 1/21		M-152-176-F Rev. 1/21		M-152-178-F Rev. 1/21		M-152-178-F Rev. 1/21		M-152-178-F Rev. 1/21		M-152-178-F Rev. 1/21		M-152-178-F Rev. 1/21		M-152-178-F Rev. 1/21
Rating Area ⇒	Rating Area 7		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 3		Rating Area 6		Rating
Network ⇒	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Ma Access
Metal ⇒	Silver		Gold		Silver		Bronze		Silver		Silver		Silver		Silver		Silver		Sil
Deductible ⇒	Med: \$4,600 / Rx: \$500		Med: \$3,000 / Rx: \$0		Med: \$4,650 / Rx: \$500		Combined: \$8,400		Med: \$4,600 / Rx: \$500		Med: \$4,500 / Rx: \$500		Med: \$4,500 / Rx: \$500		Med: \$4,500 / Rx: \$500		Med: \$4,500 / Rx: \$500		Med: \$4,500
Coinsurance ⇒	20%		20%		20%		0%		20%		30%		30%		30%		30%		3%
Copays ⇒	\$30 / \$60		\$20 / \$40		\$30 / \$60		\$40 / \$80		\$30 / \$60		\$50 / \$50		\$50 / \$50		\$50 / \$50		\$50 / \$50		\$50
OOP Maximum ⇒	\$7,600		\$8,100		\$7,600		\$8,550		\$7,600		\$7,400		\$7,400		\$7,400		\$7,400		\$7,400
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	\$317.81	\$317.81	\$327.45	\$327.45	\$376.74	\$376.74	\$206.21	\$206.21	\$282.38	\$282.38	\$404.63	\$404.63	\$404.63	\$404.63	\$310.25	\$310.25	\$404.63	\$404.63	\$310.25
15	\$346.06	\$346.06	\$356.55	\$356.55	\$410.23	\$410.23	\$224.54	\$224.54	\$307.48	\$307.48	\$440.60	\$440.60	\$440.60	\$440.60	\$337.83	\$337.83	\$440.60	\$440.60	\$337.83
16	\$356.86	\$356.86	\$367.68	\$367.68	\$423.03	\$423.03	\$231.55	\$231.55	\$317.08	\$317.08	\$454.35	\$454.35	\$454.35	\$454.35	\$348.37	\$348.37	\$454.35	\$454.35	\$348.37
17	\$367.66	\$367.66	\$378.81	\$378.81	\$435.84	\$435.84	\$238.56	\$238.56	\$326.68	\$326.68	\$468.10	\$468.10	\$468.10	\$468.10	\$358.92	\$358.92	\$468.10	\$468.10	\$358.92
18	\$379.29	\$379.29	\$390.80	\$390.80	\$449.63	\$449.63	\$246.11	\$246.11	\$337.01	\$337.01	\$482.91	\$482.91	\$482.91	\$482.91	\$370.27	\$370.27	\$482.91	\$482.91	\$370.27
19	\$390.92	\$390.92	\$402.78	\$402.78	\$463.42	\$463.42	\$253.65	\$253.65	\$347.35	\$347.35	\$497.72	\$497.72	\$497.72	\$497.72	\$381.63	\$381.63	\$497.72	\$497.72	\$381.63
20	\$402.97	\$402.97	\$415.19	\$415.19	\$477.70	\$477.70	\$261.47	\$261.47	\$358.05	\$358.05	\$513.06	\$513.06	\$513.06	\$513.06	\$393.39	\$393.39	\$513.06	\$513.06	\$393.39
21	\$415.44	\$456.98	\$428.04	\$470.84	\$492.48	\$541.72	\$269.56	\$296.52	\$369.13	\$406.04	\$528.93	\$581.83	\$528.93	\$581.83	\$405.56	\$446.12	\$528.93	\$581.83	\$405.56
22	\$415.44	\$456.98	\$428.04	\$470.84	\$492.48	\$541.72	\$269.56	\$296.52	\$369.13	\$406.04	\$528.93	\$581.83	\$528.93	\$581.83	\$405.56	\$446.12	\$528.93	\$581.83	\$405.56
23	\$415.44	\$456.98	\$428.04	\$470.84	\$492.48	\$541.72	\$269.56	\$296.52	\$369.13	\$406.04	\$528.93	\$581.83	\$528.93	\$581.83	\$405.56	\$446.12	\$528.93	\$581.83	\$405.56
24	\$415.44	\$456.98	\$428.04	\$470.84	\$492.48	\$541.72	\$269.56	\$296.52	\$369.13	\$406.04	\$528.93	\$581.83	\$528.93	\$581.83	\$405.56	\$446.12	\$528.93	\$581.83	\$405.56
25	\$417.10	\$458.64	\$429.75	\$472.55	\$494.44	\$543.69	\$270.64	\$297.59	\$370.60	\$407.51	\$531.04	\$583.94	\$531.04	\$583.94	\$407.18	\$447.73	\$531.04	\$583.94	\$407.18
26	\$425.41	\$467.78	\$438.31	\$481.97	\$504.29	\$554.52	\$276.03	\$303.52	\$377.98	\$415.64	\$541.62	\$595.57	\$541.62	\$595.57	\$415.29	\$456.66	\$541.62	\$595.57	\$415.29
27	\$435.38	\$479.00	\$448.58	\$493.53	\$516.11	\$567.82	\$282.50	\$310.80	\$386.84	\$425.60	\$554.32	\$609.86	\$554.32	\$609.86	\$425.02	\$467.61	\$554.32	\$609.86	\$425.02
28	\$451.58	\$496.86	\$465.27	\$511.93	\$535.32	\$589.00	\$293.01	\$322.39	\$401.24	\$441.47	\$574.95	\$632.60	\$574.95	\$632.60	\$440.84	\$485.04	\$574.95	\$632.60	\$440.84
29	\$464.87	\$511.40	\$478.97	\$526.91	\$551.08	\$606.23	\$301.64	\$331.83	\$413.05	\$454.39	\$591.87	\$651.11	\$591.87	\$651.11	\$453.82	\$499.24	\$591.87	\$651.11	\$453.82
30	\$471.52	\$518.88	\$485.82	\$534.62	\$558.95	\$615.10	\$305.95	\$336.68	\$418.96	\$461.04	\$600.33	\$660.63	\$600.33	\$660.63	\$460.31	\$506.54	\$600.33	\$660.63	\$460.31
31	\$481.49	\$529.68	\$496.09	\$545.75	\$570.77	\$627.90	\$312.42	\$343.69	\$427.82	\$470.63	\$613.03	\$674.38	\$613.03	\$674.38	\$470.04	\$517.08	\$613.03	\$674.38	\$470.04
32	\$491.46	\$540.48	\$506.37	\$556.87	\$582.59	\$640.71	\$318.89	\$350.69	\$436.68	\$480.23	\$625.72	\$688.14	\$625.72	\$688.14	\$479.77	\$527.63	\$625.72	\$688.14	\$479.77
33	\$497.69	\$547.54	\$512.79	\$564.15	\$589.98	\$649.08	\$322.93	\$355.28	\$442.21	\$486.51	\$633.66	\$697.13	\$633.66	\$697.13	\$485.86	\$534.52	\$633.66	\$697.13	\$485.86
34	\$504.34	\$554.61	\$519.64	\$571.43	\$597.86	\$657.45	\$327.24	\$359.86	\$448.12	\$492.78	\$642.12	\$706.12	\$642.12	\$706.12	\$492.34	\$541.42	\$642.12	\$706.12	\$492.34
35	\$507.66	\$558.34	\$523.06	\$575.28	\$601.80	\$661.88	\$329.40	\$362.29	\$451.07	\$496.10	\$646.35	\$710.88	\$646.35	\$710.88	\$495.59	\$545.07	\$646.35	\$710.88	\$495.59
36	\$510.99	\$562.08	\$526.48	\$579.13	\$605.74	\$666.31	\$331.56	\$364.71	\$454.02	\$499.43	\$650.58	\$715.64	\$650.58	\$715.64	\$498.83	\$548.72	\$650.58	\$715.64	\$498.83
37	\$514.31	\$565.82	\$529.91	\$582.98	\$609.68	\$670.75	\$333.71	\$367.14	\$456.98	\$502.75	\$654.81	\$720.40	\$654.81	\$720.40	\$502.08	\$552.37	\$654.81	\$720.40	\$502.08
38	\$517.63	\$569.56	\$533.33	\$586.84	\$613.62	\$675.18	\$335.87	\$369.56	\$459.93	\$506.07	\$659.05	\$725.16	\$659.05	\$725.16	\$505.32	\$556.02	\$659.05	\$725.16	\$505.32
39	\$524.28	\$576.62	\$540.18	\$594.11	\$621.50	\$683.55	\$340.18	\$374.15	\$465.84	\$512.35	\$667.51	\$734.15	\$667.51	\$734.15	\$511.81	\$562.91	\$667.51	\$734.15	\$511.81
40	\$530.93	\$584.10	\$547.03	\$601.82	\$629.38	\$692.41	\$344.50	\$379.00	\$471.74	\$518.99	\$675.97	\$743.67	\$675.97	\$743.67	\$518.30	\$570.21	\$675.97	\$743.67	\$518.30
41	\$540.90	\$594.90	\$557.30	\$612.95	\$641.20	\$705.22	\$350.96	\$386.01	\$480.60	\$528.59	\$688.67	\$757.43	\$688.67	\$757.43	\$528.03	\$580.76	\$688.67	\$757.43	\$528.03
42	\$550.45	\$605.70	\$567.15	\$624.08	\$652.52	\$718.02	\$357.16	\$393.02	\$489.09	\$538.18	\$700.83	\$771.18	\$700.83	\$771.18	\$537.36	\$591.30	\$700.83	\$771.18	\$537.36
43	\$563.75	\$620.24	\$580.84	\$639.06	\$668.28	\$735.26	\$365.79	\$402.45	\$500.90	\$551.10	\$717.76	\$789.69	\$717.76	\$789.69	\$550.34	\$605.50	\$717.76	\$789.69	\$550.34
44	\$580.36	\$638.52	\$597.97	\$657.89	\$687.98	\$756.93	\$376.57	\$414.31	\$515.67	\$567.35	\$738.91	\$812.96	\$738.91	\$812.96	\$566.56	\$623.34	\$738.91	\$812.96	\$566.56
45	\$599.89	\$659.71	\$618.08	\$679.72	\$711.13	\$782.04	\$389.24	\$428.06	\$533.02	\$586.17	\$763.77	\$839.94	\$763.77	\$839.94	\$585.62	\$644.02	\$763.77	\$839.94	\$585.62
46	\$623.15	\$685.47	\$642.05	\$706.26	\$738.71	\$812.58	\$404.34	\$444.77	\$553.69	\$609.06	\$793.39	\$872.73	\$793.39	\$872.73	\$608.33	\$669.17	\$793.39	\$872.73	\$608.33
47	\$649.33	\$714.13	\$669.02	\$735.79	\$769.73	\$846.56	\$421.32	\$463.37	\$576.94	\$634.53	\$826.72	\$909.23	\$826.72	\$909.23	\$633.88	\$697.15	\$826.72	\$909.23	\$633.88
48	\$679.24	\$747.37	\$699.84	\$770.04	\$805.19	\$885.96	\$440.73	\$484.93	\$603.52	\$664.06	\$864.80	\$951.54	\$864.80	\$951.54	\$663.08	\$729.60	\$864.80	\$951.54	\$663.08
49	\$708.73	\$779.77	\$730.23	\$803.42	\$840.16	\$924.37	\$505.96	\$549.87	\$629.73	\$692.85	\$902.35	\$992.80	\$902.35	\$992.80	\$691.88	\$761.23	\$902.35	\$992.80	\$691.88
50	\$741.97	\$816.33	\$764.47	\$841.09	\$879.55	\$967.71	\$481.43	\$529.68	\$659.26	\$725.33	\$944.67	\$1,039.35	\$944.67	\$1,039.35	\$724.32	\$796.92	\$944.67	\$1,039.35	\$724.32
51	\$774.79	\$852.47	\$798.29	\$878.33	\$918.46	\$1,010.55	\$502.73	\$553.13	\$688.42	\$757.45	\$986.45	\$1,085.36	\$986.45	\$1,085.36	\$756.36	\$832.20	\$986.45	\$1,085.36	\$756.36
52	\$810.93	\$891.94	\$835.53	\$918.99	\$961.30	\$1,057.34	\$526.18	\$578.74	\$792.51	\$1,032.47	\$1,135.61	\$1,032.47	\$1,135.61	\$1,032.47	\$791.65	\$870.73	\$1,032.47	\$1,135.61	\$791.65
53	\$847.49	\$932.24	\$873.19	\$960.51	\$1,004.64	\$1,105.11	\$549.90	\$604.89	\$753.02	\$828.32	\$1,079.02	\$1,186.92	\$1,079.02	\$1,186.92	\$827.33	\$910.07	\$1,079.02	\$1,186.92	\$827.33
54	\$886.95	\$975.44	\$913.86	\$1,005.03	\$1,051.43	\$1,156.32	\$575.51	\$632.92	\$788.08	\$866.71	\$1,129.26	\$1,241.93	\$1,129.26	\$1,241.93	\$865.86	\$952.25	\$1,129.26	\$1,241.93	\$865.86
55	\$926.42	\$1,019.06	\$954.52	\$1,049.97	\$1,098.21	\$1,208.03	\$601.11	\$661.23											

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

HIOS Plan ID (On Exchange) =>	0010075	22444PA0010076	22444PA0010077	22444PA0010078	22444PA0010079	22444PA0010080	22444PA0010081	22444PA0010082	22444PA0010083	22444PA0010084
HIOS Plan ID (Off Exchange) =>	0010075	22444PA0010076	22444PA0010077	22444PA0010078	22444PA0010079	22444PA0010080	22444PA0010081	22444PA0010082	22444PA0010083	22444PA0010084
Plan Marketing Name =>	Marketplace Extra 50/4500	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000
Form =>	F Rev. 1/21	M-152-178-F Rev. 1/21	M-152-178-F Rev. 1/21	M-152-178-F Rev. 1/21	M-152-178-F Rev. 1/21	M-152-178-F Rev. 1/21	M-152-178-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21
Rating Area =>	Area 3	Rating Area 3	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 3	Rating Area 5	Rating Area 2	Rating Area 3
Network =>	Marketplace All-HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Per	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	0 / Rx: \$500	Med: \$500 / Rx: \$500	Med: \$500 / Rx: \$500	Med: \$500 / Rx: \$500	Med: \$500 / Rx: \$500	Med: \$500 / Rx: \$500	Med: \$500 / Rx: \$500	Med: \$500 / Rx: \$500	Med: \$3,000 / Rx: \$0	Med: \$3,000 / Rx: \$0
Coinsurance =>	%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$50	\$50 / \$50	\$50 / \$50	\$50 / \$50	\$50 / \$50	\$50 / \$50	\$50 / \$50	\$50 / \$50	\$20 / \$40	\$20 / \$40
OOP Maximum =>	\$0	\$5,700	\$5,700	\$5,700	\$5,700	\$5,700	\$5,700	\$5,700	\$8,100	\$8,100
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	\$310.25	\$270.05	\$270.05	\$352.20	\$352.20	\$352.20	\$352.20	\$270.05	\$270.05	\$288.77
15	\$337.83	\$294.06	\$294.06	\$383.51	\$383.51	\$383.51	\$383.51	\$294.06	\$294.06	\$314.43
16	\$348.37	\$303.23	\$303.23	\$395.48	\$395.48	\$395.48	\$395.48	\$303.23	\$303.23	\$324.25
17	\$358.92	\$312.41	\$312.41	\$407.45	\$407.45	\$407.45	\$407.45	\$312.41	\$312.41	\$334.06
18	\$370.27	\$322.30	\$322.30	\$420.34	\$420.34	\$420.34	\$420.34	\$322.30	\$322.30	\$344.63
19	\$381.63	\$332.18	\$332.18	\$433.23	\$433.23	\$433.23	\$433.23	\$332.18	\$332.18	\$355.20
20	\$393.39	\$342.42	\$342.42	\$446.58	\$446.58	\$446.58	\$446.58	\$342.42	\$342.42	\$366.15
21	\$446.12	\$353.01	\$353.01	\$460.40	\$460.40	\$460.40	\$460.40	\$353.01	\$353.01	\$377.48
22	\$446.12	\$353.01	\$353.01	\$460.40	\$460.40	\$460.40	\$460.40	\$353.01	\$353.01	\$377.48
23	\$446.12	\$353.01	\$353.01	\$460.40	\$460.40	\$460.40	\$460.40	\$353.01	\$353.01	\$377.48
24	\$446.12	\$353.01	\$353.01	\$460.40	\$460.40	\$460.40	\$460.40	\$353.01	\$353.01	\$377.48
25	\$447.73	\$354.42	\$354.42	\$462.24	\$462.24	\$462.24	\$462.24	\$354.42	\$354.42	\$378.98
26	\$456.66	\$361.48	\$361.48	\$471.45	\$471.45	\$471.45	\$471.45	\$361.48	\$361.48	\$386.53
27	\$467.61	\$369.95	\$369.95	\$482.50	\$482.50	\$482.50	\$482.50	\$369.95	\$369.95	\$407.02
28	\$485.04	\$383.72	\$383.72	\$500.45	\$500.45	\$500.45	\$500.45	\$383.72	\$383.72	\$422.20
29	\$499.24	\$395.02	\$395.02	\$515.18	\$515.18	\$515.18	\$515.18	\$395.02	\$395.02	\$434.55
30	\$506.54	\$400.67	\$400.67	\$522.55	\$522.55	\$522.55	\$522.55	\$400.67	\$400.67	\$440.91
31	\$517.08	\$409.14	\$409.14	\$533.60	\$533.60	\$533.60	\$533.60	\$409.14	\$409.14	\$450.09
32	\$527.63	\$417.61	\$417.61	\$544.65	\$544.65	\$544.65	\$544.65	\$417.61	\$417.61	\$459.26
33	\$534.52	\$422.90	\$422.90	\$551.56	\$551.56	\$551.56	\$551.56	\$422.90	\$422.90	\$465.27
34	\$541.42	\$428.55	\$428.55	\$558.92	\$558.92	\$558.92	\$558.92	\$428.55	\$428.55	\$471.27
35	\$545.07	\$431.38	\$431.38	\$562.60	\$562.60	\$562.60	\$562.60	\$431.38	\$431.38	\$474.44
36	\$548.72	\$434.20	\$434.20	\$566.29	\$566.29	\$566.29	\$566.29	\$434.20	\$434.20	\$477.62
37	\$552.37	\$437.03	\$437.03	\$569.97	\$569.97	\$569.97	\$569.97	\$437.03	\$437.03	\$480.80
38	\$556.02	\$439.85	\$439.85	\$573.65	\$573.65	\$573.65	\$573.65	\$439.85	\$439.85	\$483.98
39	\$562.91	\$445.50	\$445.50	\$581.02	\$581.02	\$581.02	\$581.02	\$445.50	\$445.50	\$489.98
40	\$570.21	\$451.15	\$451.15	\$588.39	\$588.39	\$588.39	\$588.39	\$451.15	\$451.15	\$496.33
41	\$580.76	\$459.62	\$459.62	\$599.44	\$599.44	\$599.44	\$599.44	\$459.62	\$459.62	\$505.51
42	\$591.30	\$467.74	\$467.74	\$610.03	\$610.03	\$610.03	\$610.03	\$467.74	\$467.74	\$514.69
43	\$605.50	\$479.03	\$479.03	\$624.76	\$624.76	\$624.76	\$624.76	\$479.03	\$479.03	\$527.04
44	\$623.34	\$493.15	\$493.15	\$643.17	\$643.17	\$643.17	\$643.17	\$493.15	\$493.15	\$542.57
45	\$644.02	\$509.75	\$509.75	\$664.81	\$664.81	\$664.81	\$664.81	\$509.75	\$509.75	\$560.58
46	\$669.17	\$529.51	\$529.51	\$690.60	\$690.60	\$690.60	\$690.60	\$529.51	\$529.51	\$582.46
47	\$697.15	\$551.75	\$551.75	\$719.60	\$719.60	\$719.60	\$719.60	\$551.75	\$551.75	\$606.82
48	\$729.60	\$577.17	\$577.17	\$752.75	\$752.75	\$752.75	\$752.75	\$577.17	\$577.17	\$635.06
49	\$761.23	\$602.23	\$602.23	\$785.44	\$785.44	\$785.44	\$785.44	\$602.23	\$602.23	\$662.60
50	\$796.92	\$630.47	\$630.47	\$822.27	\$822.27	\$822.27	\$822.27	\$630.47	\$630.47	\$693.66
51	\$832.20	\$658.36	\$658.36	\$858.64	\$858.64	\$858.64	\$858.64	\$658.36	\$658.36	\$724.37
52	\$870.73	\$689.07	\$689.07	\$898.47	\$898.47	\$898.47	\$898.47	\$689.07	\$689.07	\$757.91
53	\$910.07	\$720.14	\$720.14	\$939.21	\$939.21	\$939.21	\$939.21	\$720.14	\$720.14	\$792.15
54	\$952.25	\$753.67	\$753.67	\$982.95	\$982.95	\$982.95	\$982.95	\$753.67	\$753.67	\$828.87
55	\$994.83	\$787.21	\$787.21	\$1,026.69	\$1,026.69	\$1,026.69	\$1,026.69	\$787.21	\$787.21	\$865.93
56	\$1,040.66	\$823.57	\$823.57	\$1,074.11	\$1,074.11	\$1,074.11	\$1,074.11	\$823.57	\$823.57	\$905.82
57	\$1,087.30	\$860.28	\$860.28	\$1,121.99	\$1,121.99	\$1,121.99	\$1,121.99	\$860.28	\$860.28	\$946.42
58	\$1,136.77	\$899.47	\$899.47	\$1,173.09	\$1,173.09	\$1,173.09	\$1,173.09	\$899.47	\$899.47	\$989.48
59	\$1,161.11	\$918.88	\$918.88	\$1,219.41	\$1,219.41	\$1,219.41	\$1,219.41	\$918.88	\$918.88	\$1,010.66
60	\$1,210.58	\$958.07	\$958.07	\$1,269.52	\$1,269.52	\$1,269.52	\$1,269.52	\$958.07	\$958.07	\$1,053.73
61	\$1,253.57	\$991.96	\$991.96	\$1,293.72	\$1,293.72	\$1,293.72	\$1,293.72	\$991.96	\$991.96	\$1,091.15
62	\$1,281.56	\$1,014.19	\$1,014.19	\$1,322.72	\$1,322.72	\$1,322.72	\$1,322.72	\$1,014.19	\$1,014.19	\$1,115.51
63	\$1,316.84	\$1,042.08	\$1,042.08	\$1,359.09	\$1,359.09	\$1,359.09	\$1,359.09	\$1,042.08	\$1,042.08	\$1,146.22
64+	\$1,338.33	\$1,059.03	\$1,059.03	\$1,381.19	\$1,381.19	\$1,381.19	\$1,381.19	\$1,059.03	\$1,059.03	\$1,164.93

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

HIOS Plan ID (On Exchange) =>	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093	22444PA0010094
HIOS Plan ID (Off Exchange) =>	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093	22444PA0010094
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600
Form =>	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21
Rating Area =>	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 7	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6	Rating
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver
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: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500
Coinsurance =>	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30
OOP Maximum =>	\$8,100	\$8,100	\$8,100	\$8,100	\$8,100	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600
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	\$362.53	\$362.53	\$277.97	\$277.97	\$362.53	\$362.53	\$277.97	\$277.97	\$368.53	\$368.53
15	\$394.76	\$394.76	\$302.68	\$302.68	\$394.76	\$394.76	\$302.68	\$302.68	\$401.29	\$401.29
16	\$407.08	\$407.08	\$312.13	\$312.13	\$407.08	\$407.08	\$312.13	\$312.13	\$413.81	\$413.81
17	\$419.40	\$419.40	\$321.57	\$321.57	\$419.40	\$419.40	\$321.57	\$321.57	\$426.34	\$426.34
18	\$432.67	\$432.67	\$331.75	\$331.75	\$432.67	\$432.67	\$331.75	\$331.75	\$439.83	\$439.83
19	\$445.94	\$445.94	\$341.92	\$341.92	\$445.94	\$445.94	\$341.92	\$341.92	\$453.31	\$453.31
20	\$459.68	\$459.68	\$352.46	\$352.46	\$459.68	\$459.68	\$352.46	\$352.46	\$467.28	\$467.28
21	\$473.90	\$521.29	\$363.36	\$399.70	\$473.90	\$521.29	\$363.36	\$399.70	\$481.74	\$529.91
22	\$473.90	\$521.29	\$363.36	\$399.70	\$473.90	\$521.29	\$363.36	\$399.70	\$481.74	\$529.91
23	\$473.90	\$521.29	\$363.36	\$399.70	\$473.90	\$521.29	\$363.36	\$399.70	\$481.74	\$529.91
24	\$473.90	\$521.29	\$363.36	\$399.70	\$473.90	\$521.29	\$363.36	\$399.70	\$481.74	\$529.91
25	\$475.79	\$523.18	\$364.81	\$401.15	\$475.79	\$523.18	\$364.81	\$401.15	\$483.66	\$531.84
26	\$485.27	\$533.61	\$372.08	\$409.14	\$485.27	\$533.61	\$372.08	\$409.14	\$493.30	\$542.43
27	\$496.64	\$546.40	\$380.80	\$418.95	\$496.64	\$546.40	\$380.80	\$418.95	\$504.86	\$555.44
28	\$515.13	\$566.78	\$394.97	\$434.58	\$515.13	\$566.78	\$394.97	\$434.58	\$523.65	\$576.16
29	\$530.29	\$583.37	\$406.60	\$447.30	\$530.29	\$583.37	\$406.60	\$447.30	\$539.06	\$593.02
30	\$537.87	\$591.90	\$412.41	\$453.84	\$537.87	\$591.90	\$412.41	\$453.84	\$546.77	\$601.69
31	\$549.25	\$604.22	\$421.13	\$463.28	\$549.25	\$604.22	\$421.13	\$463.28	\$558.33	\$614.21
32	\$560.62	\$616.54	\$429.85	\$472.73	\$560.62	\$616.54	\$429.85	\$472.73	\$569.89	\$626.74
33	\$567.73	\$624.60	\$435.31	\$478.91	\$567.73	\$624.60	\$435.31	\$478.91	\$577.12	\$634.93
34	\$575.31	\$632.65	\$441.12	\$485.09	\$575.31	\$632.65	\$441.12	\$485.09	\$584.83	\$643.12
35	\$579.10	\$636.92	\$444.03	\$488.36	\$579.10	\$636.92	\$444.03	\$488.36	\$588.68	\$647.45
36	\$582.89	\$641.18	\$446.93	\$491.63	\$582.89	\$641.18	\$446.93	\$491.63	\$592.54	\$651.79
37	\$586.68	\$645.45	\$449.84	\$494.90	\$586.68	\$645.45	\$449.84	\$494.90	\$596.39	\$656.12
38	\$590.48	\$649.71	\$452.75	\$498.17	\$590.48	\$649.71	\$452.75	\$498.17	\$600.24	\$660.46
39	\$598.06	\$657.77	\$458.56	\$504.34	\$598.06	\$657.77	\$458.56	\$504.34	\$607.95	\$668.65
40	\$605.64	\$666.30	\$464.37	\$510.88	\$605.64	\$666.30	\$464.37	\$510.88	\$615.66	\$677.32
41	\$617.01	\$678.62	\$473.09	\$520.33	\$617.01	\$678.62	\$473.09	\$520.33	\$627.22	\$689.85
42	\$627.91	\$690.94	\$481.45	\$529.78	\$627.91	\$690.94	\$481.45	\$529.78	\$638.30	\$702.37
43	\$643.08	\$707.53	\$493.08	\$542.50	\$643.08	\$707.53	\$493.08	\$542.50	\$653.72	\$719.23
44	\$662.03	\$728.38	\$507.61	\$558.48	\$662.03	\$728.38	\$507.61	\$558.48	\$672.99	\$740.43
45	\$684.31	\$752.55	\$524.69	\$577.02	\$684.31	\$752.55	\$524.69	\$577.02	\$695.63	\$765.00
46	\$710.84	\$781.93	\$545.04	\$599.54	\$710.84	\$781.93	\$545.04	\$599.54	\$722.60	\$794.86
47	\$740.70	\$814.63	\$567.93	\$624.62	\$740.70	\$814.63	\$567.93	\$624.62	\$752.95	\$828.10
48	\$774.82	\$852.54	\$594.09	\$653.68	\$774.82	\$852.54	\$594.09	\$653.68	\$787.64	\$866.64
49	\$808.47	\$889.50	\$619.89	\$682.03	\$808.47	\$889.50	\$619.89	\$682.03	\$821.84	\$904.22
50	\$846.38	\$931.21	\$648.96	\$714.00	\$846.38	\$931.21	\$648.96	\$714.00	\$860.38	\$946.61
51	\$883.82	\$972.44	\$677.67	\$745.61	\$883.82	\$972.44	\$677.67	\$745.61	\$898.44	\$988.52
52	\$925.05	\$1,017.46	\$709.28	\$780.13	\$925.05	\$1,017.46	\$709.28	\$780.13	\$940.35	\$1,034.29
53	\$966.75	\$1,063.42	\$741.25	\$815.38	\$966.75	\$1,063.42	\$741.25	\$815.38	\$982.74	\$1,081.02
54	\$1,011.77	\$1,112.71	\$775.77	\$853.17	\$1,011.77	\$1,112.71	\$775.77	\$853.17	\$1,028.51	\$1,131.12
55	\$1,056.79	\$1,162.47	\$810.29	\$891.32	\$1,056.79	\$1,162.47	\$810.29	\$891.32	\$1,074.27	\$1,181.70
56	\$1,105.60	\$1,216.02	\$847.72	\$932.38	\$1,105.60	\$1,216.02	\$847.72	\$932.38	\$1,123.89	\$1,236.13
57	\$1,154.89	\$1,270.52	\$885.51	\$974.17	\$1,154.89	\$1,270.52	\$885.51	\$974.17	\$1,173.99	\$1,291.53
58	\$1,207.49	\$1,328.33	\$925.84	\$1,018.50	\$1,207.49	\$1,328.33	\$925.84	\$1,018.50	\$1,227.46	\$1,350.31
59	\$1,233.55	\$1,356.77	\$945.83	\$1,040.30	\$1,233.55	\$1,356.77	\$945.83	\$1,040.30	\$1,253.96	\$1,379.21
60	\$1,286.16	\$1,414.58	\$986.16	\$1,084.63	\$1,286.16	\$1,414.58	\$986.16	\$1,084.63	\$1,307.43	\$1,437.98
61	\$1,331.65	\$1,464.81	\$1,021.04	\$1,123.15	\$1,331.65	\$1,464.81	\$1,021.04	\$1,123.15	\$1,353.68	\$1,489.05
62	\$1,361.50	\$1,497.51	\$1,043.93	\$1,148.22	\$1,361.50	\$1,497.51	\$1,043.93	\$1,148.22	\$1,384.03	\$1,522.29
63	\$1,398.94	\$1,538.74	\$1,072.64	\$1,179.83	\$1,398.94	\$1,538.74	\$1,072.64	\$1,179.83	\$1,422.08	\$1,564.20
64+	\$1,421.69	\$1,563.86	\$1,090.08	\$1,199.09	\$1,421.69	\$1,563.86	\$1,090.08	\$1,199.09	\$1,445.21	\$1,589.73

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

HIOS Plan ID (On Exchange)⇒	0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098	22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010102	22444PA0010103
HIOS Plan ID (Off Exchange)⇒	0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098	22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010102	22444PA0010103
Plan Marketing Name ⇒	Marketplace All- 30/60/4600	Geisinger Marketplace All- Access HMO 30/60/4600	Geisinger Marketplace All- Access HMO 30/60/4600	Geisinger Marketplace All- Access HMO 30/60/4600	Geisinger Marketplace All- Access HMO 30/60/4650	Geisinger Marketplace All- Access HMO 30/60/4650	Geisinger Marketplace All- Access HMO 30/60/4650	Geisinger Marketplace All- Access HMO 30/60/4650	Geisinger Marketplace All- Access HMO 30/60/4650	Geisinger Marketplace All- Access HMO 30/60/4650
Form ⇒	F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21
Rating Area ⇒	Area 3	Rating Area 6	Rating Area 3	Rating Area 7	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6
Network ⇒	Marketplace All- HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO
Metal ⇒	Per	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible ⇒	0 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$4,600 / 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
Coinsurance ⇒	%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays ⇒	\$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60
OOP Maximum ⇒	\$00	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600
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	\$239.71	\$312.64	\$312.64	\$239.71	\$239.71	\$317.81	\$317.81	\$332.24	\$332.24	\$324.65
15	\$261.02	\$340.43	\$340.43	\$261.02	\$261.02	\$346.06	\$346.06	\$361.77	\$361.77	\$353.50
16	\$269.17	\$351.05	\$351.05	\$269.17	\$269.17	\$356.86	\$356.86	\$373.06	\$373.06	\$364.54
17	\$277.32	\$361.68	\$361.68	\$277.32	\$277.32	\$367.66	\$367.66	\$384.35	\$384.35	\$375.57
18	\$286.09	\$373.12	\$373.12	\$286.09	\$286.09	\$379.29	\$379.29	\$396.51	\$396.51	\$387.45
19	\$294.86	\$384.56	\$384.56	\$294.86	\$294.86	\$390.92	\$390.92	\$408.67	\$408.67	\$399.34
20	\$303.95	\$396.41	\$396.41	\$303.95	\$303.95	\$402.97	\$402.97	\$421.27	\$421.27	\$411.64
21	\$344.69	\$408.68	\$449.55	\$313.36	\$344.69	\$415.44	\$456.98	\$434.30	\$477.73	\$424.38
22	\$344.69	\$408.68	\$449.55	\$313.36	\$344.69	\$415.44	\$456.98	\$434.30	\$477.73	\$424.38
23	\$344.69	\$408.68	\$449.55	\$313.36	\$344.69	\$415.44	\$456.98	\$434.30	\$477.73	\$424.38
24	\$344.69	\$408.68	\$449.55	\$313.36	\$344.69	\$415.44	\$456.98	\$434.30	\$477.73	\$424.38
25	\$345.94	\$410.31	\$451.18	\$314.60	\$345.94	\$417.10	\$458.64	\$436.03	\$479.46	\$426.07
26	\$352.83	\$418.48	\$460.17	\$320.87	\$352.83	\$425.41	\$467.78	\$444.72	\$489.02	\$434.56
27	\$361.29	\$428.29	\$471.20	\$328.39	\$361.29	\$435.38	\$479.00	\$455.14	\$500.74	\$444.74
28	\$374.77	\$444.23	\$488.77	\$340.61	\$374.77	\$451.58	\$496.86	\$472.08	\$519.42	\$461.29
29	\$385.74	\$457.31	\$503.08	\$350.64	\$385.74	\$464.87	\$511.40	\$485.98	\$534.62	\$474.87
30	\$391.38	\$463.85	\$510.43	\$355.65	\$391.38	\$471.52	\$518.88	\$492.92	\$542.43	\$481.66
31	\$399.52	\$473.65	\$521.06	\$363.17	\$399.52	\$481.49	\$529.68	\$503.35	\$553.73	\$491.85
32	\$407.67	\$483.46	\$531.69	\$370.69	\$407.67	\$491.46	\$540.48	\$513.77	\$565.02	\$502.03
33	\$413.00	\$489.59	\$538.63	\$375.39	\$413.00	\$497.69	\$547.54	\$520.29	\$559.32	\$508.40
34	\$418.32	\$496.13	\$545.58	\$380.41	\$418.32	\$504.34	\$554.61	\$527.23	\$569.78	\$515.19
35	\$421.14	\$499.40	\$549.26	\$382.91	\$421.14	\$507.66	\$558.34	\$530.71	\$583.69	\$518.58
36	\$423.96	\$502.67	\$552.94	\$385.42	\$423.96	\$510.99	\$562.08	\$534.18	\$587.60	\$521.98
37	\$426.78	\$505.94	\$556.61	\$387.93	\$426.78	\$514.31	\$565.82	\$537.66	\$591.51	\$525.37
38	\$429.60	\$509.21	\$560.29	\$390.44	\$429.60	\$517.63	\$569.56	\$541.13	\$595.42	\$528.77
39	\$434.93	\$515.75	\$567.24	\$395.45	\$434.93	\$524.28	\$576.62	\$548.08	\$602.80	\$535.56
40	\$440.57	\$522.29	\$574.60	\$400.46	\$440.57	\$530.93	\$584.10	\$555.03	\$610.62	\$542.35
41	\$448.72	\$532.09	\$585.22	\$407.98	\$448.72	\$540.90	\$594.90	\$565.45	\$621.91	\$552.53
42	\$456.87	\$541.49	\$595.85	\$415.19	\$456.87	\$550.45	\$605.70	\$575.44	\$633.20	\$562.29
43	\$467.83	\$554.57	\$610.15	\$425.22	\$467.83	\$563.75	\$620.24	\$589.34	\$648.40	\$575.87
44	\$481.62	\$570.92	\$628.13	\$437.75	\$481.62	\$580.36	\$638.52	\$606.71	\$667.51	\$592.85
45	\$497.60	\$590.13	\$648.98	\$452.48	\$497.60	\$599.89	\$659.71	\$627.12	\$689.66	\$612.79
46	\$517.03	\$613.01	\$674.31	\$470.03	\$517.03	\$623.15	\$685.47	\$651.44	\$716.59	\$636.56
47	\$538.65	\$638.76	\$702.51	\$489.77	\$538.65	\$649.33	\$714.13	\$678.80	\$746.55	\$663.30
48	\$563.72	\$668.18	\$735.21	\$512.33	\$563.72	\$679.24	\$747.37	\$710.07	\$781.30	\$693.85
49	\$588.16	\$697.20	\$767.08	\$534.58	\$588.16	\$708.73	\$779.77	\$740.91	\$815.17	\$723.98
50	\$615.73	\$729.89	\$803.05	\$559.64	\$615.73	\$741.97	\$816.33	\$775.65	\$853.39	\$757.93
51	\$643.00	\$762.18	\$838.60	\$584.40	\$643.00	\$774.79	\$852.47	\$809.96	\$891.17	\$791.46
52	\$672.76	\$797.73	\$877.42	\$611.66	\$672.76	\$801.93	\$887.94	\$832.43	\$917.13	\$828.38
53	\$703.16	\$833.70	\$917.07	\$639.24	\$703.16	\$847.49	\$932.24	\$885.96	\$974.56	\$865.72
54	\$735.75	\$872.52	\$959.57	\$669.00	\$735.75	\$886.95	\$975.44	\$927.22	\$1,019.72	\$906.04
55	\$768.65	\$911.34	\$1,002.48	\$698.77	\$768.65	\$926.42	\$1,019.06	\$968.48	\$1,065.32	\$946.35
56	\$804.06	\$953.44	\$1,048.66	\$731.05	\$804.06	\$969.21	\$1,066.01	\$1,013.21	\$1,114.40	\$990.06
57	\$840.09	\$995.94	\$1,095.66	\$763.64	\$840.09	\$1,012.42	\$1,113.78	\$1,058.38	\$1,164.34	\$1,034.20
58	\$878.32	\$1,041.30	\$1,145.52	\$798.42	\$878.32	\$1,058.53	\$1,164.46	\$1,106.58	\$1,217.33	\$1,081.30
59	\$897.12	\$1,063.78	\$1,170.04	\$815.65	\$897.12	\$1,081.38	\$1,189.39	\$1,130.47	\$1,243.39	\$1,104.64
60	\$935.35	\$1,109.14	\$1,219.89	\$850.43	\$935.35	\$1,127.49	\$1,178.68	\$1,126.37	\$1,256.75	\$1,151.75
61	\$968.57	\$1,148.38	\$1,263.21	\$880.52	\$968.57	\$1,167.37	\$1,284.11	\$1,220.37	\$1,342.40	\$1,192.49
62	\$990.19	\$1,174.12	\$1,291.41	\$900.26	\$990.19	\$1,193.55	\$1,312.78	\$1,247.73	\$1,372.37	\$1,219.22
63	\$1,017.45	\$1,206.41	\$1,326.97	\$925.01	\$1,017.45	\$1,226.36	\$1,348.92	\$1,282.04	\$1,410.15	\$1,252.75
64+	\$1,034.06	\$1,226.02	\$1,348.63	\$940.05	\$1,034.06	\$1,246.31	\$1,370.94	\$1,302.88	\$1,433.17	\$1,273.12

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

HIOS Plan ID (On Exchange) =>	22444PA0010104	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113
HIOS Plan ID (Off Exchange) =>	22444PA0010104	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400
Form # =>	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21	M-152-176-F Rev. 1/21
Rating Area =>	Rating Area 3	Rating Area 7	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 3
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	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 =>	20%	20%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$30 / \$60	\$30 / \$60	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80
OOP Maximum =>	\$7,600	\$7,600	\$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	\$319.82	\$319.82	\$424.01	\$424.01	\$181.85	\$181.85	\$177.70	\$177.70	\$175.05	\$175.05
15	\$348.24	\$348.24	\$461.69	\$461.69	\$198.02	\$198.02	\$193.49	\$193.49	\$190.61	\$190.61
16	\$359.11	\$359.11	\$476.11	\$476.11	\$204.20	\$204.20	\$199.53	\$199.53	\$196.56	\$196.56
17	\$369.98	\$369.98	\$490.52	\$490.52	\$210.38	\$210.38	\$205.57	\$205.57	\$202.51	\$202.51
18	\$381.69	\$381.69	\$506.04	\$506.04	\$217.03	\$217.03	\$212.08	\$212.08	\$208.92	\$208.92
19	\$393.39	\$393.39	\$521.55	\$521.55	\$223.69	\$223.69	\$218.58	\$218.58	\$215.33	\$215.33
20	\$405.52	\$405.52	\$537.63	\$537.63	\$230.58	\$230.58	\$225.32	\$225.32	\$221.96	\$221.96
21	\$418.06	\$459.87	\$554.26	\$609.69	\$237.72	\$261.49	\$232.29	\$255.52	\$228.83	\$251.72
22	\$418.06	\$459.87	\$554.26	\$609.69	\$237.72	\$261.49	\$232.29	\$255.52	\$228.83	\$251.72
23	\$418.06	\$459.87	\$554.26	\$609.69	\$237.72	\$261.49	\$232.29	\$255.52	\$228.83	\$251.72
24	\$418.06	\$459.87	\$554.26	\$609.69	\$237.72	\$261.49	\$232.29	\$255.52	\$228.83	\$251.72
25	\$419.73	\$461.54	\$556.47	\$611.90	\$238.67	\$262.44	\$233.21	\$256.44	\$229.74	\$252.63
26	\$428.09	\$470.73	\$567.56	\$624.09	\$243.42	\$267.67	\$237.86	\$261.55	\$234.32	\$257.66
27	\$438.13	\$482.02	\$580.86	\$639.06	\$249.12	\$274.08	\$243.43	\$267.82	\$239.81	\$263.84
28	\$454.43	\$500.00	\$602.48	\$662.89	\$258.40	\$284.31	\$252.49	\$277.81	\$248.74	\$273.68
29	\$467.81	\$514.63	\$620.21	\$682.29	\$266.00	\$292.63	\$259.93	\$285.94	\$256.06	\$281.69
30	\$474.50	\$522.16	\$629.08	\$692.27	\$269.81	\$296.91	\$263.64	\$290.12	\$259.72	\$285.81
31	\$484.53	\$533.03	\$642.38	\$706.68	\$275.51	\$303.09	\$269.22	\$296.16	\$265.21	\$291.76
32	\$494.56	\$543.90	\$655.68	\$721.09	\$281.22	\$309.27	\$274.79	\$302.20	\$270.70	\$297.71
33	\$500.84	\$551.00	\$664.00	\$730.51	\$284.78	\$313.31	\$274.14	\$301.60	\$274.14	\$301.60
34	\$507.52	\$558.11	\$672.87	\$739.93	\$288.59	\$317.35	\$281.99	\$310.10	\$277.80	\$305.49
35	\$510.87	\$561.87	\$677.30	\$744.92	\$290.49	\$319.49	\$283.85	\$312.19	\$279.63	\$307.54
36	\$514.21	\$565.63	\$681.73	\$749.91	\$292.39	\$321.63	\$285.71	\$314.28	\$281.46	\$309.60
37	\$517.56	\$569.40	\$686.17	\$754.90	\$294.29	\$323.77	\$287.57	\$316.37	\$283.29	\$311.66
38	\$520.90	\$573.16	\$690.60	\$759.88	\$296.19	\$325.91	\$289.43	\$318.46	\$285.12	\$313.72
39	\$527.59	\$580.27	\$699.47	\$769.31	\$300.00	\$329.95	\$293.14	\$322.41	\$288.78	\$317.61
40	\$534.28	\$587.79	\$708.34	\$779.28	\$303.80	\$334.23	\$296.86	\$326.59	\$292.44	\$321.73
41	\$544.31	\$598.66	\$721.64	\$793.69	\$309.50	\$340.41	\$302.43	\$332.63	\$297.93	\$327.68
42	\$553.93	\$609.53	\$734.39	\$808.10	\$314.97	\$346.59	\$307.78	\$338.67	\$303.20	\$333.63
43	\$567.31	\$624.16	\$752.12	\$827.50	\$322.58	\$354.91	\$315.21	\$346.80	\$310.52	\$341.64
44	\$584.03	\$642.56	\$774.30	\$851.89	\$332.09	\$365.37	\$324.50	\$357.02	\$319.67	\$351.71
45	\$603.68	\$663.88	\$800.35	\$880.16	\$343.26	\$377.49	\$335.42	\$368.87	\$330.43	\$363.38
46	\$627.09	\$689.80	\$831.38	\$914.52	\$356.57	\$392.23	\$348.43	\$383.27	\$343.24	\$377.57
47	\$653.43	\$718.64	\$866.30	\$952.77	\$371.55	\$408.63	\$357.66	\$399.30	\$357.66	\$393.36
48	\$683.53	\$752.09	\$906.21	\$997.11	\$388.66	\$427.65	\$379.78	\$417.88	\$374.13	\$411.66
49	\$713.21	\$784.70	\$945.56	\$1,040.34	\$405.54	\$446.19	\$396.28	\$436.19	\$390.38	\$429.51
50	\$746.65	\$821.49	\$989.90	\$1,089.11	\$424.56	\$467.11	\$414.86	\$456.44	\$408.69	\$449.65
51	\$779.68	\$857.86	\$1,033.69	\$1,137.33	\$443.34	\$487.79	\$433.21	\$476.65	\$426.76	\$469.56
52	\$816.05	\$897.57	\$1,081.91	\$1,189.99	\$464.02	\$510.37	\$453.42	\$498.71	\$446.67	\$491.29
53	\$852.84	\$938.13	\$1,130.68	\$1,243.75	\$484.94	\$533.43	\$475.86	\$521.25	\$466.81	\$513.49
54	\$892.56	\$981.60	\$1,183.34	\$1,301.39	\$507.52	\$558.15	\$493.93	\$545.40	\$488.55	\$537.29
55	\$932.27	\$1,025.50	\$1,235.99	\$1,359.59	\$530.10	\$583.11	\$517.99	\$569.79	\$510.29	\$561.32
56	\$975.33	\$1,072.74	\$1,293.08	\$1,422.22	\$554.59	\$609.98	\$541.92	\$596.04	\$533.86	\$587.17
57	\$1,018.81	\$1,120.82	\$1,350.72	\$1,485.96	\$579.31	\$637.31	\$566.08	\$622.75	\$557.65	\$613.49
58	\$1,065.22	\$1,171.82	\$1,412.24	\$1,553.58	\$605.70	\$666.31	\$591.86	\$651.09	\$583.05	\$641.41
59	\$1,088.21	\$1,196.90	\$1,442.73	\$1,586.83	\$618.77	\$680.58	\$604.64	\$665.03	\$595.64	\$655.13
60	\$1,134.61	\$1,247.91	\$1,504.25	\$1,654.45	\$645.16	\$709.58	\$630.42	\$693.37	\$621.04	\$683.05
61	\$1,174.75	\$1,292.22	\$1,557.46	\$1,713.20	\$667.98	\$734.78	\$652.72	\$717.99	\$643.01	\$707.31
62	\$1,201.08	\$1,321.07	\$1,592.38	\$1,751.45	\$682.95	\$751.18	\$667.35	\$734.02	\$657.42	\$723.10
63	\$1,234.11	\$1,357.44	\$1,636.16	\$1,799.67	\$701.73	\$771.86	\$685.70	\$754.23	\$675.50	\$743.00
64+	\$1,254.18	\$1,379.60	\$1,662.77	\$1,829.04	\$713.14	\$784.46	\$696.85	\$766.54	\$686.48	\$755.13

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

HIOS Plan ID (On Exchange) =>	0010113	22444PA0010134	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010138	22444PA0010138	22444PA0010139	22444PA0010139	22444PA0010140
HIOS Plan ID (Off Exchange) =>	0010113	22444PA0010134	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010138	22444PA0010138	22444PA0010139	22444PA0010139	22444PA0010140
Plan Marketing Name =>	Marketplace All-40/80/8400	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace Premier HMO 20/40/3000	Geisinger Marketplace Premier HMO 30/60/4650	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace Premier HMO 20/40/3000	Geisinger Marketplace Premier HMO 20/40/3000	Geisinger Marketplace Premier HMO 20/40/3000	Geisinger Marketplace Premier HMO 30/60/4650	Geisinger Marketplace Premier HMO 30/60/4650	Geisinger Marketplace Premier HMO 40/80/8400
Form =>	F Rev. 1/21	M-152-178-F Rev. 1/21	M-152-362-F Rev. 1/21	M-152-362-F Rev. 1/21	M-152-362-F Rev. 1/21	M-152-362-F Rev. 1/21	M-152-362-F Rev. 1/21	M-152-362-F Rev. 1/21	M-152-362-F Rev. 1/21	M-152-362-F Rev. 1/21	M-152-362-F Rev. 1/21
Rating Area =>	Area 7	Rating Area 3	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3
Network =>	Marketplace All-HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO
Metal =>	Platinum	Silver	Gold	Silver	Bronze	Gold	Gold	Gold	Silver	Silver	Bronze
Deductible =>	\$8,400	Med: \$4,500 / Rx: \$500	Med: \$3,000 / Rx: \$0	Med: \$4,650 / Rx: \$500	Combined: \$8,400	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	Combined: \$8,400
Coinsurance =>	%	30%	20%	20%	0%	20%	20%	20%	20%	20%	0%
Copays =>	\$80	\$50 / \$50	\$20 / \$40	\$30 / \$60	\$40 / \$80	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$30 / \$60	\$30 / \$60	\$40 / \$80
OOP Maximum =>	\$50	\$7,400	\$8,100	\$7,600	\$8,550	\$8,100	\$8,100	\$8,100	\$7,600	\$7,600	\$8,550
Pediatric Dental (Yes/No) =>	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
0 - 14	\$232.08	\$310.25	\$310.25	\$340.78	\$340.78	\$392.08	\$392.08	\$214.61	\$214.61	\$261.29	\$261.29
15	\$252.71	\$337.83	\$337.83	\$371.07	\$371.07	\$426.93	\$426.93	\$233.68	\$233.68	\$284.52	\$284.52
16	\$260.60	\$348.37	\$348.37	\$382.65	\$382.65	\$440.26	\$440.26	\$240.98	\$240.98	\$293.40	\$293.40
17	\$268.49	\$358.92	\$358.92	\$394.23	\$394.23	\$453.58	\$453.58	\$248.27	\$248.27	\$302.28	\$302.28
18	\$276.98	\$370.27	\$370.27	\$406.71	\$406.71	\$467.93	\$467.93	\$256.13	\$256.13	\$311.84	\$311.84
19	\$285.48	\$381.63	\$381.63	\$419.18	\$419.18	\$482.28	\$482.28	\$263.98	\$263.98	\$321.41	\$321.41
20	\$294.27	\$393.39	\$393.39	\$432.10	\$432.10	\$497.15	\$497.15	\$272.12	\$272.12	\$331.31	\$331.31
21	\$333.72	\$405.56	\$405.56	\$446.12	\$446.12	\$512.53	\$512.53	\$280.54	\$280.54	\$341.56	\$341.56
22	\$333.72	\$405.56	\$405.56	\$446.12	\$446.12	\$512.53	\$512.53	\$280.54	\$280.54	\$341.56	\$341.56
23	\$333.72	\$405.56	\$405.56	\$446.12	\$446.12	\$512.53	\$512.53	\$280.54	\$280.54	\$341.56	\$341.56
24	\$333.72	\$405.56	\$405.56	\$446.12	\$446.12	\$512.53	\$512.53	\$280.54	\$280.54	\$341.56	\$341.56
25	\$334.93	\$407.18	\$407.18	\$447.73	\$447.73	\$514.57	\$514.57	\$281.65	\$281.65	\$349.71	\$349.71
26	\$341.60	\$415.29	\$415.29	\$456.66	\$456.66	\$524.82	\$524.82	\$287.27	\$287.27	\$351.88	\$351.88
27	\$349.79	\$425.02	\$425.02	\$466.84	\$466.84	\$531.62	\$531.62	\$294.00	\$294.00	\$357.95	\$357.95
28	\$362.84	\$440.84	\$440.84	\$484.22	\$484.22	\$557.11	\$557.11	\$304.94	\$304.94	\$371.27	\$371.27
29	\$373.46	\$453.82	\$453.82	\$498.47	\$498.47	\$573.51	\$573.51	\$313.92	\$313.92	\$382.20	\$382.20
30	\$378.92	\$460.31	\$460.31	\$506.54	\$506.54	\$581.71	\$581.71	\$318.40	\$318.40	\$387.67	\$387.67
31	\$386.80	\$470.04	\$470.04	\$516.29	\$516.29	\$594.01	\$594.01	\$325.14	\$325.14	\$395.87	\$395.87
32	\$394.69	\$479.77	\$479.77	\$526.98	\$526.98	\$606.31	\$606.31	\$331.87	\$331.87	\$404.06	\$404.06
33	\$399.85	\$485.86	\$485.86	\$533.66	\$533.66	\$614.00	\$614.00	\$336.08	\$336.08	\$409.19	\$409.19
34	\$405.01	\$492.34	\$492.34	\$541.42	\$541.42	\$622.20	\$622.20	\$340.57	\$340.57	\$414.65	\$414.65
35	\$407.74	\$495.59	\$495.59	\$544.35	\$544.35	\$626.30	\$626.30	\$342.81	\$342.81	\$417.38	\$417.38
36	\$410.47	\$498.83	\$498.83	\$548.72	\$548.72	\$630.40	\$630.40	\$345.06	\$345.06	\$420.12	\$420.12
37	\$413.20	\$502.08	\$502.08	\$552.37	\$552.37	\$634.50	\$634.50	\$347.30	\$347.30	\$422.85	\$422.85
38	\$415.93	\$505.32	\$505.32	\$556.02	\$556.02	\$638.60	\$638.60	\$349.54	\$349.54	\$425.58	\$425.58
39	\$421.09	\$511.81	\$511.81	\$562.91	\$562.91	\$646.80	\$646.80	\$354.03	\$354.03	\$431.05	\$431.05
40	\$426.55	\$518.30	\$518.30	\$570.21	\$570.21	\$652.32	\$652.32	\$358.52	\$358.52	\$436.51	\$436.51
41	\$434.43	\$528.03	\$528.03	\$580.76	\$580.76	\$659.99	\$659.99	\$363.90	\$363.90	\$441.72	\$441.72
42	\$442.32	\$537.36	\$537.36	\$591.30	\$591.30	\$669.48	\$669.48	\$371.71	\$371.71	\$449.99	\$449.99
43	\$452.94	\$550.34	\$550.34	\$605.50	\$605.50	\$675.07	\$675.07	\$380.68	\$380.68	\$458.49	\$458.49
44	\$466.29	\$566.56	\$566.56	\$623.34	\$623.34	\$684.68	\$684.68	\$391.90	\$391.90	\$467.16	\$467.16
45	\$481.76	\$585.62	\$585.62	\$644.02	\$644.02	\$707.39	\$707.39	\$405.09	\$405.09	\$483.21	\$483.21
46	\$500.57	\$608.33	\$608.33	\$669.17	\$669.17	\$735.01	\$735.01	\$420.80	\$420.80	\$503.47	\$503.47
47	\$521.50	\$633.88	\$633.88	\$697.15	\$697.15	\$765.75	\$765.75	\$438.47	\$438.47	\$523.85	\$523.85
48	\$545.77	\$663.08	\$663.08	\$729.60	\$729.60	\$801.39	\$801.39	\$458.67	\$458.67	\$548.45	\$548.45
49	\$569.44	\$691.88	\$691.88	\$761.23	\$761.23	\$837.36	\$837.36	\$478.59	\$478.59	\$578.70	\$578.70
50	\$596.13	\$724.32	\$724.32	\$796.92	\$796.92	\$875.33	\$875.33	\$501.03	\$501.03	\$601.02	\$601.02
51	\$622.53	\$756.36	\$756.36	\$832.20	\$832.20	\$914.09	\$914.09	\$523.19	\$523.19	\$631.01	\$631.01
52	\$651.35	\$791.65	\$791.65	\$870.73	\$870.73	\$969.54	\$969.54	\$547.60	\$547.60	\$662.30	\$662.30
53	\$680.78	\$827.33	\$827.33	\$910.07	\$910.07	\$998.62	\$998.62	\$572.29	\$572.29	\$696.78	\$696.78
54	\$712.33	\$865.86	\$865.86	\$952.25	\$952.25	\$1,045.94	\$1,045.94	\$598.94	\$598.94	\$729.23	\$729.23
55	\$744.18	\$904.39	\$904.39	\$994.83	\$994.83	\$1,092.72	\$1,092.72	\$625.59	\$625.59	\$761.67	\$761.67
56	\$778.46	\$946.16	\$946.16	\$1,040.66	\$1,040.66	\$1,143.06	\$1,143.06	\$654.48	\$654.48	\$791.85	\$791.85
57	\$813.35	\$988.34	\$988.34	\$1,087.30	\$1,087.30	\$1,194.28	\$1,194.28	\$683.66	\$683.66	\$821.11	\$821.11
58	\$850.36	\$1,033.36	\$1,033.36	\$1,136.77	\$1,136.77	\$1,248.63	\$1,248.63	\$714.80	\$714.80	\$850.29	\$850.29
59	\$868.57	\$1,055.66	\$1,055.66	\$1,161.11	\$1,161.11	\$1,275.36	\$1,275.36	\$730.23	\$730.23	\$868.07	\$868.07
60	\$905.58	\$1,100.68	\$1,100.68	\$1,210.58	\$1,210.58	\$1,329.70	\$1,329.70	\$761.37	\$761.37	\$897.39	\$897.39
61	\$937.74	\$1,139.61	\$1,139.61	\$1,253.57	\$1,253.57	\$1,376.92	\$1,376.92	\$788.30	\$788.30	\$926.98	\$926.98
62	\$958.67	\$1,165.16	\$1,165.16	\$1,281.56	\$1,281.56	\$1,407.66	\$1,407.66	\$805.97	\$805.97	\$948.48	\$948.48
63	\$985.06	\$1,197.20	\$1,197.20	\$1,316.84	\$1,316.84	\$1,446.42	\$1,446.42	\$828.13	\$828.13	\$969.89	\$969.89
64+	\$1,001.14	\$1,216.67	\$1,216.67	\$1,338.33	\$1,338.33	\$1,470.02	\$1,470.02	\$841.60	\$841.60	\$992.76	\$992.76

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

HIOS Plan ID (On Exchange)⇒	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084	22444PA0040085
HIOS Plan ID (Off Exchange)⇒	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084	22444PA0040085
Plan Marketing Name ⇒	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace Premier HMO 20/40/3000	Geisinger Marketplace Premier HMO 30/60/4650	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace All- Access Value	Geisinger Marketplace All- Access Value	Geisinger Marketplace All- Access Value	Geisinger Marketplace All- Access Value	Geisinger Marketplace All- Access Value	Geisinger Marketplace All- Access Value
Form # ⇒	M-152-362-F Rev. 1/21	M-152-362-F Rev. 1/21	M-152-362-F Rev. 1/21	M-152-362-F Rev. 1/21	M-152-192-F Rev. 1/21	M-152-192-F Rev. 1/21	M-152-192-F Rev. 1/21	M-152-192-F Rev. 1/21	M-152-192-F Rev. 1/21	M-152-192-F Rev. 1/21
Rating Area ⇒	Rating Area 6	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 9	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 9
Network ⇒	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO
Metal ⇒	Bronze	Gold	Silver	Bronze	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
Deductible ⇒	Combined: \$8,400	Med: \$3,000 / Rx: \$0	Med: \$4,650 / Rx: \$500	Combined: \$8,400	Combined: \$8,550	Combined: \$8,550	Combined: \$8,550	Combined: \$8,550	Combined: \$8,550	Combined: \$8,550
Coinsurance ⇒	0%	20%	20%	0%	0%	0%	0%	0%	0%	0%
Copays ⇒	\$40 / \$80	\$20 / \$40	\$30 / \$60	\$40 / \$80	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible
OOP Maximum ⇒	\$8,550	\$8,100	\$7,600	\$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	\$214.61	\$214.61	\$261.29	\$261.29	\$300.63	\$300.63	\$164.55	\$164.55	\$169.14	\$169.14
15	\$233.68	\$233.68	\$284.52	\$284.52	\$327.35	\$327.35	\$179.18	\$179.18	\$184.17	\$184.17
16	\$240.98	\$240.98	\$293.40	\$293.40	\$337.57	\$337.57	\$184.77	\$184.77	\$189.92	\$189.92
17	\$248.27	\$248.27	\$302.28	\$302.28	\$347.78	\$347.78	\$190.36	\$190.36	\$195.67	\$195.67
18	\$256.13	\$256.13	\$311.84	\$311.84	\$358.79	\$358.79	\$196.38	\$196.38	\$201.86	\$201.86
19	\$263.98	\$263.98	\$321.41	\$321.41	\$369.79	\$369.79	\$202.41	\$202.41	\$208.05	\$208.05
20	\$272.12	\$272.12	\$331.31	\$331.31	\$381.19	\$381.19	\$208.65	\$208.65	\$214.46	\$214.46
21	\$280.54	\$280.54	\$341.56	\$341.56	\$392.98	\$392.98	\$215.10	\$215.10	\$221.10	\$221.10
22	\$280.54	\$280.54	\$341.56	\$341.56	\$392.98	\$392.98	\$215.10	\$215.10	\$221.10	\$221.10
23	\$280.54	\$280.54	\$341.56	\$341.56	\$392.98	\$392.98	\$215.10	\$215.10	\$221.10	\$221.10
24	\$280.54	\$280.54	\$341.56	\$341.56	\$392.98	\$392.98	\$215.10	\$215.10	\$221.10	\$221.10
25	\$281.65	\$309.71	\$342.92	\$377.08	\$394.55	\$433.85	\$215.96	\$237.47	\$221.98	\$244.09
26	\$287.27	\$315.88	\$349.76	\$384.59	\$402.41	\$442.49	\$220.26	\$242.20	\$226.40	\$248.95
27	\$294.00	\$323.45	\$357.95	\$393.82	\$411.84	\$453.10	\$225.42	\$248.01	\$231.71	\$254.92
28	\$304.94	\$335.52	\$371.27	\$408.50	\$427.16	\$470.00	\$233.81	\$257.26	\$240.33	\$264.43
29	\$313.92	\$345.34	\$382.20	\$420.46	\$439.74	\$483.75	\$240.69	\$264.79	\$247.40	\$272.17
30	\$318.40	\$350.39	\$387.67	\$426.61	\$446.03	\$490.83	\$244.14	\$268.66	\$250.94	\$276.15
31	\$325.14	\$357.68	\$395.87	\$435.49	\$455.46	\$501.04	\$249.30	\$274.25	\$256.25	\$281.89
32	\$331.87	\$364.97	\$404.06	\$444.37	\$464.89	\$511.26	\$254.46	\$279.84	\$261.55	\$287.64
33	\$336.08	\$369.74	\$409.19	\$450.17	\$470.78	\$517.94	\$257.69	\$283.50	\$264.87	\$291.40
34	\$340.57	\$374.51	\$414.65	\$455.98	\$477.07	\$524.62	\$261.13	\$287.16	\$268.41	\$295.16
35	\$342.81	\$377.04	\$417.38	\$459.05	\$480.22	\$528.16	\$262.85	\$289.09	\$270.18	\$297.15
36	\$345.06	\$379.56	\$420.12	\$462.13	\$483.36	\$531.70	\$264.57	\$291.03	\$271.94	\$299.14
37	\$347.30	\$382.09	\$422.85	\$465.20	\$486.50	\$535.23	\$266.29	\$292.96	\$273.71	\$301.13
38	\$349.54	\$384.61	\$425.58	\$468.28	\$489.65	\$538.77	\$268.01	\$294.90	\$275.48	\$303.12
39	\$354.03	\$389.38	\$431.05	\$474.08	\$495.94	\$545.45	\$271.45	\$298.56	\$279.02	\$306.88
40	\$358.52	\$394.43	\$436.51	\$480.23	\$502.22	\$552.52	\$274.90	\$302.43	\$282.56	\$310.86
41	\$365.25	\$401.72	\$444.71	\$489.11	\$511.65	\$562.74	\$280.06	\$308.02	\$287.86	\$316.61
42	\$371.71	\$409.02	\$452.56	\$497.99	\$520.69	\$572.96	\$285.01	\$313.61	\$292.95	\$322.35
43	\$380.68	\$418.84	\$463.49	\$509.95	\$533.27	\$586.71	\$291.89	\$321.14	\$300.02	\$330.09
44	\$391.90	\$431.18	\$477.16	\$524.97	\$548.99	\$604.00	\$300.49	\$330.61	\$308.87	\$339.82
45	\$405.09	\$445.49	\$493.21	\$542.39	\$567.46	\$624.05	\$310.60	\$341.58	\$319.26	\$351.10
46	\$420.80	\$462.88	\$512.34	\$563.57	\$589.46	\$648.41	\$322.65	\$354.91	\$331.64	\$364.80
47	\$438.47	\$482.24	\$533.85	\$587.14	\$614.22	\$675.53	\$336.20	\$369.75	\$345.07	\$380.06
48	\$458.67	\$504.68	\$558.45	\$614.46	\$642.52	\$706.96	\$351.69	\$386.96	\$361.49	\$397.75
49	\$478.59	\$526.56	\$582.70	\$641.10	\$670.42	\$737.62	\$366.96	\$403.74	\$377.19	\$414.99
50	\$501.03	\$551.25	\$610.02	\$671.16	\$701.85	\$772.20	\$384.17	\$422.67	\$394.87	\$434.45
51	\$523.19	\$575.65	\$637.01	\$700.88	\$732.90	\$806.39	\$401.16	\$441.38	\$412.34	\$453.68
52	\$547.60	\$602.30	\$666.72	\$733.32	\$767.09	\$843.72	\$419.87	\$461.82	\$431.57	\$474.69
53	\$572.29	\$629.52	\$696.78	\$766.46	\$801.67	\$881.84	\$438.80	\$482.68	\$451.03	\$496.13
54	\$598.94	\$658.69	\$729.23	\$801.98	\$839.00	\$922.71	\$459.23	\$505.05	\$472.03	\$519.13
55	\$625.59	\$688.15	\$761.67	\$837.84	\$876.34	\$963.97	\$479.67	\$527.64	\$493.04	\$542.34
56	\$654.48	\$719.85	\$796.85	\$876.44	\$916.81	\$1,008.38	\$501.82	\$557.94	\$515.81	\$567.33
57	\$683.66	\$752.11	\$832.38	\$915.72	\$957.68	\$1,053.57	\$524.19	\$576.68	\$538.80	\$592.75
58	\$714.80	\$786.33	\$870.29	\$957.39	\$1,001.30	\$1,101.51	\$548.07	\$602.92	\$563.35	\$619.72
59	\$730.23	\$803.17	\$889.07	\$977.88	\$1,022.92	\$1,125.09	\$565.83	\$632.99	\$575.51	\$632.99
60	\$761.37	\$837.39	\$926.99	\$1,019.55	\$1,066.54	\$1,173.03	\$583.78	\$642.07	\$600.05	\$659.96
61	\$788.30	\$867.13	\$959.78	\$1,055.76	\$1,104.26	\$1,214.69	\$604.43	\$664.87	\$621.27	\$683.40
62	\$805.97	\$886.48	\$981.30	\$1,079.32	\$1,129.02	\$1,241.80	\$617.98	\$679.71	\$635.20	\$698.65
63	\$828.13	\$910.89	\$1,008.28	\$1,109.04	\$1,160.06	\$1,275.99	\$634.97	\$698.42	\$652.67	\$717.89
64+	\$841.60	\$925.76	\$1,024.67	\$1,127.14	\$1,178.93	\$1,296.82	\$645.29	\$709.82	\$663.28	\$729.61

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

HIOS Plan ID (On Exchange)=>	0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
HIOS Plan ID (Off Exchange)=>	0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
Plan Marketing Name =>	Marketplace All-Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value
Form # =>	F Rev. 1/21	M-152-192-F Rev. 1/21	M-152-192-F Rev. 1/21	M-152-192-F Rev. 1/21	M-152-192-F Rev. 1/21	M-152-192-F Rev. 1/21	M-152-192-F Rev. 1/21	M-152-192-F Rev. 1/21
Rating Area =>	Area 5	Rating Area 2	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 7
Network =>	Marketplace All-HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
Deductible =>	\$8,550	Combined: \$8,550	Combined: \$8,550	Combined: \$8,550	Combined: \$8,550	Combined: \$8,550	Combined: \$8,550	Combined: \$8,550
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible
OOP Maximum =>	\$50	\$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
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$175.70	\$171.69	\$171.69	\$169.14	\$169.14	\$220.59	\$220.59	\$169.14
15	\$191.32	\$186.95	\$186.95	\$184.17	\$184.17	\$240.20	\$240.20	\$184.17
16	\$197.29	\$192.79	\$192.79	\$189.92	\$189.92	\$247.69	\$247.69	\$189.92
17	\$203.27	\$198.62	\$198.62	\$195.67	\$195.67	\$255.19	\$255.19	\$195.67
18	\$209.70	\$204.91	\$204.91	\$201.86	\$201.86	\$263.26	\$263.26	\$201.86
19	\$216.13	\$211.19	\$211.19	\$208.05	\$208.05	\$271.34	\$271.34	\$208.05
20	\$222.79	\$217.70	\$217.70	\$214.46	\$214.46	\$279.70	\$279.70	\$214.46
21	\$252.65	\$224.44	\$224.44	\$221.10	\$221.10	\$288.36	\$288.36	\$221.10
22	\$252.65	\$224.44	\$224.44	\$221.10	\$221.10	\$288.36	\$288.36	\$221.10
23	\$252.65	\$224.44	\$224.44	\$221.10	\$221.10	\$288.36	\$288.36	\$221.10
24	\$252.65	\$224.44	\$224.44	\$221.10	\$221.10	\$288.36	\$288.36	\$221.10
25	\$253.57	\$225.33	\$225.33	\$221.98	\$221.98	\$289.50	\$289.50	\$221.98
26	\$258.62	\$229.82	\$229.82	\$226.40	\$226.40	\$295.27	\$295.27	\$226.40
27	\$264.82	\$235.21	\$235.21	\$231.71	\$231.71	\$302.19	\$302.19	\$231.71
28	\$274.70	\$243.96	\$243.96	\$240.33	\$240.33	\$313.44	\$313.44	\$240.33
29	\$282.74	\$251.14	\$251.14	\$247.40	\$247.40	\$322.67	\$322.67	\$247.40
30	\$286.87	\$254.73	\$254.73	\$250.94	\$250.94	\$327.28	\$327.28	\$250.94
31	\$292.84	\$260.12	\$260.12	\$256.25	\$256.25	\$334.20	\$334.20	\$256.25
32	\$298.81	\$265.50	\$265.50	\$261.55	\$261.55	\$341.12	\$341.12	\$261.55
33	\$302.72	\$268.87	\$268.87	\$264.87	\$264.87	\$345.44	\$345.44	\$264.87
34	\$306.62	\$272.46	\$272.46	\$268.41	\$268.41	\$350.06	\$350.06	\$268.41
35	\$308.69	\$274.26	\$274.26	\$270.18	\$270.18	\$352.37	\$352.37	\$270.18
36	\$310.76	\$276.05	\$276.05	\$271.94	\$271.94	\$354.67	\$354.67	\$271.94
37	\$312.82	\$277.85	\$277.85	\$273.71	\$273.71	\$356.98	\$356.98	\$273.71
38	\$314.89	\$279.64	\$279.64	\$275.48	\$275.48	\$359.29	\$359.29	\$275.48
39	\$318.79	\$283.23	\$283.23	\$279.02	\$279.02	\$363.90	\$363.90	\$279.02
40	\$322.93	\$286.82	\$286.82	\$282.56	\$282.56	\$368.51	\$368.51	\$282.56
41	\$328.90	\$292.21	\$292.21	\$287.86	\$287.86	\$375.43	\$375.43	\$287.86
42	\$334.87	\$297.37	\$297.37	\$292.95	\$292.95	\$382.07	\$382.07	\$292.95
43	\$342.91	\$304.55	\$304.55	\$300.02	\$300.02	\$391.29	\$391.29	\$300.02
44	\$353.02	\$313.53	\$313.53	\$308.87	\$308.87	\$402.83	\$402.83	\$308.87
45	\$364.73	\$324.08	\$324.08	\$319.26	\$319.26	\$416.38	\$416.38	\$319.26
46	\$378.97	\$336.65	\$336.65	\$331.64	\$331.64	\$432.53	\$432.53	\$331.64
47	\$394.82	\$350.79	\$350.79	\$345.57	\$345.57	\$450.69	\$450.69	\$345.57
48	\$413.19	\$366.95	\$366.95	\$361.49	\$361.49	\$471.45	\$471.45	\$361.49
49	\$431.11	\$382.88	\$382.88	\$377.19	\$377.19	\$491.93	\$491.93	\$377.19
50	\$451.32	\$400.84	\$400.84	\$394.87	\$394.87	\$515.00	\$515.00	\$394.87
51	\$471.30	\$418.57	\$418.57	\$412.34	\$412.34	\$537.78	\$537.78	\$412.34
52	\$493.12	\$438.09	\$438.09	\$431.57	\$431.57	\$562.86	\$562.86	\$431.57
53	\$515.40	\$457.84	\$457.84	\$451.03	\$451.03	\$588.24	\$588.24	\$451.03
54	\$539.29	\$479.16	\$479.16	\$472.03	\$472.03	\$615.63	\$615.63	\$472.03
55	\$563.40	\$500.48	\$500.48	\$493.04	\$493.04	\$643.02	\$643.02	\$493.04
56	\$589.36	\$523.60	\$523.60	\$515.81	\$515.81	\$672.72	\$672.72	\$515.81
57	\$615.77	\$546.94	\$546.94	\$538.80	\$538.80	\$702.71	\$702.71	\$538.80
58	\$643.79	\$571.85	\$571.85	\$563.35	\$563.35	\$734.72	\$734.72	\$563.35
59	\$657.57	\$584.20	\$584.20	\$575.51	\$575.51	\$750.58	\$750.58	\$575.51
60	\$685.59	\$609.11	\$609.11	\$599.96	\$599.96	\$782.59	\$782.59	\$599.96
61	\$709.94	\$630.65	\$630.65	\$621.27	\$621.27	\$810.27	\$810.27	\$621.27
62	\$725.79	\$644.79	\$644.79	\$635.20	\$635.20	\$828.43	\$828.43	\$635.20
63	\$745.77	\$662.52	\$662.52	\$652.67	\$652.67	\$851.21	\$851.21	\$652.67
64+	\$757.94	\$673.30	\$673.30	\$663.28	\$663.28	\$865.05	\$865.05	\$663.28

**Geisinger Health Plan
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0010035	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan,
22444PA0010036	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Susquehanna, Wayne, Wyoming
22444PA0010037	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Lehigh, Northampton, Schuylkill
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Berks, Lancaster
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Bradford, Lackawanna, Luzerne, Pike, Sullivan,
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Susquehanna, Wayne, Wyoming
22444PA0010041	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010042	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lehigh, Northampton, Schuylkill
22444PA0010045	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Adams, York
22444PA0010046	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Juniata, Perry
22444PA0010047	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lackawanna, Luzerne, Susquehanna, Wayne, Wyoming
22444PA0010048	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Juniata, Perry
22444PA0010053	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan,
22444PA0010054	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Susquehanna, Wayne, Wyoming
22444PA0010055	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010056	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Lehigh, Northampton, Schuylkill
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Berks, Lancaster
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Bradford, Lackawanna, Luzerne, Pike, Sullivan,
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Susquehanna, Wayne, Wyoming
22444PA0010066	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010067	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lehigh, Northampton, Schuylkill
22444PA0010068	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Berks, Lancaster
22444PA0010069	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lebanon
22444PA0010070	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lebanon
22444PA0010071	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lebanon
22444PA0010072	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0010073	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Columbia, Mifflin, Montour, Northumberland, Snyder,
22444PA0010074	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Union
22444PA0010075	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010076	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lehigh, Northampton, Schuylkill
22444PA0010077	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lycoming
22444PA0010078	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Clinton
22444PA0010079	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Centre
22444PA0010080	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder,
22444PA0010081	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Union
22444PA0010082	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Carbon, Monroe

Company Name Geisinger Health Plan

Market Individual

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

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
22444PA0010035	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010036	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010037	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010041	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010042	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010045	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off
22444PA0010046	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off
22444PA0010047	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off
22444PA0010048	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off
22444PA0010053	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010054	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010055	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010056	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off
22444PA0010066	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off
22444PA0010067	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010068	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010069	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010070	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off
22444PA0010071	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off
22444PA0010072	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off
22444PA0010073	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off
22444PA0010074	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off
22444PA0010075	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off
22444PA0010076	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off
22444PA0010077	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off
22444PA0010078	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off
22444PA0010079	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off
22444PA0010080	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off
22444PA0010081	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off
22444PA0010082	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010083	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010084	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010085	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010086	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010087	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010088	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010089	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off
22444PA0010091	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off
22444PA0010092	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off
22444PA0010093	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off
22444PA0010094	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off
22444PA0010095	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off
22444PA0010096	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off

RATING AREA 1

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

RATING AREA 2

6	4	19
Elk	Cameron	Potter

RATING AREA 3

197	380
Bradford	Carbon

\$363.36

\$418.06

\$228.83

\$313.36

\$405.56

\$353.01

\$368.85 \$368.85 \$368.85

\$363.36

\$318.09 \$318.09 \$318.09

\$313.36

Company Name
Market
RATES FOR AGE 21

	202	2,410	3,481	646	1,757	539	70	552	66	764	434
HIOS Plan ID	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
22444PA0010035		\$363.36	\$363.36			\$363.36	\$363.36	\$363.36		\$363.36	\$363.36
22444PA0010036											
22444PA0010037											
22444PA0010038		\$418.06	\$418.06			\$418.06	\$418.06	\$418.06		\$418.06	\$418.06
22444PA0010039											
22444PA0010040											
22444PA0010041											
22444PA0010042											
22444PA0010045		\$353.01	\$353.01					\$353.01		\$353.01	\$353.01
22444PA0010046											
22444PA0010047		\$405.56	\$405.56					\$405.56		\$405.56	\$405.56
22444PA0010048											
22444PA0010053		\$228.83	\$228.83			\$228.83	\$228.83	\$228.83		\$228.83	\$228.83
22444PA0010054											
22444PA0010055											
22444PA0010056											
22444PA0010063		\$313.36	\$313.36			\$313.36	\$313.36	\$313.36		\$313.36	\$313.36
22444PA0010064											
22444PA0010065											
22444PA0010066											
22444PA0010067											
22444PA0010068											
22444PA0010069											
22444PA0010070											
22444PA0010071											
22444PA0010072											
22444PA0010073					\$405.56						
22444PA0010074											
22444PA0010075				\$405.56							
22444PA0010076	\$353.01										
22444PA0010077											
22444PA0010078											
22444PA0010079					\$353.01						
22444PA0010080											
22444PA0010081				\$353.01							
22444PA0010082											
22444PA0010083											
22444PA0010084	\$363.36										
22444PA0010085											
22444PA0010086				\$363.36					\$363.36		
22444PA0010087											
22444PA0010088					\$363.36						
22444PA0010089											
22444PA0010090											
22444PA0010091											
22444PA0010092	\$313.36										
22444PA0010093											
22444PA0010094				\$313.36					\$313.36		
22444PA0010095											
22444PA0010096					\$313.36						

RATING AREA 4

0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington

Company Name
Market
RATES FOR AGE 21

HIOS Plan ID	Westmoreland	RATING AREA 5							RATING AREA 6										RATING AREA 7
		0	21	69	26	69	6	6	460	787	351	298	240	467	678	464	321	250	201
		Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams
22444PA0010035																			
22444PA0010036											\$473.90			\$473.90		\$473.90			
22444PA0010037																			
22444PA0010038																			
22444PA0010039																			
22444PA0010040																			
22444PA0010041											\$545.24			\$545.24		\$545.24			\$554.26
22444PA0010042																			
22444PA0010045																			
22444PA0010046																			
22444PA0010047																			
22444PA0010048																			
22444PA0010053																			
22444PA0010054																			
22444PA0010055											\$298.44			\$298.44		\$298.44			
22444PA0010056																			
22444PA0010063																			
22444PA0010064																			
22444PA0010065											\$408.68			\$408.68		\$408.68			
22444PA0010066																			
22444PA0010067																			
22444PA0010068																			
22444PA0010069																			
22444PA0010070																			
22444PA0010071									\$528.93										
22444PA0010072										\$528.93		\$528.93	\$528.93		\$528.93		\$528.93	\$528.93	
22444PA0010073																			
22444PA0010074											\$528.93			\$528.93		\$528.93			
22444PA0010075																			
22444PA0010076																			
22444PA0010077									\$460.40										
22444PA0010078										\$460.40		\$460.40	\$460.40		\$460.40		\$460.40	\$460.40	
22444PA0010079																			
22444PA0010080											\$460.40			\$460.40		\$460.40			
22444PA0010081																			
22444PA0010082			\$377.48	\$377.48	\$377.48	\$377.48	\$377.48	\$377.48											
22444PA0010083																			
22444PA0010084																			
22444PA0010085									\$473.90										
22444PA0010086																			
22444PA0010087										\$473.90		\$473.90	\$473.90		\$473.90		\$473.90	\$473.90	
22444PA0010088																			
22444PA0010089																			\$481.74
22444PA0010090			\$325.53	\$325.53	\$325.53	\$325.53	\$325.53	\$325.53											
22444PA0010091																			
22444PA0010092																			
22444PA0010093									\$408.68										
22444PA0010094																			
22444PA0010095										\$408.68		\$408.68	\$408.68		\$408.68		\$408.68	\$408.68	
22444PA0010096																			

Company Name
Market
RATES FOR AGE 21

HIOS Plan ID	EA 7			RATING AREA 8					RATING AREA 9						
	127	556	758	0	0	0	0	0	653	476	1	33	369	577	163
	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0010035															
22444PA0010036															
22444PA0010037	\$481.74	\$481.74													
22444PA0010038															
22444PA0010039									\$492.48	\$492.48		\$492.48	\$492.48		\$492.48
22444PA0010040															
22444PA0010041			\$554.26												
22444PA0010042									\$428.04	\$428.04		\$428.04	\$428.04		\$428.04
22444PA0010045															
22444PA0010046									\$415.85	\$415.85			\$415.85		\$415.85
22444PA0010047															
22444PA0010048									\$477.75	\$477.75			\$477.75		\$477.75
22444PA0010053															
22444PA0010054									\$269.56	\$269.56		\$269.56	\$269.56		\$269.56
22444PA0010055															
22444PA0010056	\$303.38	\$303.38													
22444PA0010063															
22444PA0010064									\$369.13	\$369.13		\$369.13	\$369.13		\$369.13
22444PA0010065															
22444PA0010066	\$415.44	\$415.44													
22444PA0010067														\$428.04	
22444PA0010068														\$492.48	
22444PA0010069														\$269.56	
22444PA0010070														\$369.13	
22444PA0010071															
22444PA0010072															
22444PA0010073															
22444PA0010074															
22444PA0010075															
22444PA0010076															
22444PA0010077															
22444PA0010078															
22444PA0010079															
22444PA0010080															
22444PA0010081															
22444PA0010082															
22444PA0010083															
22444PA0010084															
22444PA0010085															
22444PA0010086															
22444PA0010087															
22444PA0010088															
22444PA0010089			\$481.74												
22444PA0010090															
22444PA0010091															
22444PA0010092															
22444PA0010093															
22444PA0010094															
22444PA0010095															
22444PA0010096															

Company Name Geisinger Health Plan

Market Individual

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

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
22444PA0010097	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010099	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010100	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010101	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010102	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010103	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010104	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010105	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010106	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010107	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010108	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010109	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010110	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010111	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010112	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010113	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010134	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off
22444PA0010135	Geisinger Marketplace Premier HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010137	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010138	Geisinger Marketplace Premier HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010140	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010141	Geisinger Marketplace Premier HMO 20/40/3000	HMO	Gold	On/Off
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010143	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0040080	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040081	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040082	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040083	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040084	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040085	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040086	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040087	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040088	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040089	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040090	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040091	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040092	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off

RATING AREA 1

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

RATING AREA 2

6	4	19
Elk	Cameron	Potter

RATING AREA 3

197	380
Bradford	Carbon

\$424.38 \$424.38 \$424.38

\$418.06

\$232.29 \$232.29 \$232.29

\$228.83

\$341.56

\$392.98

\$215.10

\$221.10

\$224.44 \$224.44 \$224.44

\$221.10

Company Name
Market
RATES FOR AGE 21

	202	2,410	3,481	646	1,757	539	70	552	66	764	434
HIOS Plan ID	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
22444PA0010097											
22444PA0010098											
22444PA0010099											
22444PA0010100	\$418.06										
22444PA0010101											
22444PA0010102				\$418.06					\$418.06		
22444PA0010103											
22444PA0010104					\$418.06						
22444PA0010105											
22444PA0010106											
22444PA0010107											
22444PA0010108	\$228.83										
22444PA0010109											
22444PA0010110				\$228.83					\$228.83		
22444PA0010111											
22444PA0010112					\$228.83						
22444PA0010113											
22444PA0010134	\$405.56										
22444PA0010135											
22444PA0010136											
22444PA0010137											
22444PA0010138					\$341.56						
22444PA0010139					\$392.98						
22444PA0010140					\$215.10						
22444PA0010141		\$341.56	\$341.56						\$341.56		
22444PA0010142		\$392.98	\$392.98						\$392.98		
22444PA0010143		\$215.10	\$215.10						\$215.10		
22444PA0040080		\$221.10	\$221.10			\$221.10	\$221.10	\$221.10	\$221.10	\$221.10	
22444PA0040081											
22444PA0040082											
22444PA0040083											
22444PA0040084											
22444PA0040085											
22444PA0040086											
22444PA0040087	\$221.10										
22444PA0040088											
22444PA0040089				\$221.10					\$221.10		
22444PA0040090											
22444PA0040091					\$221.10						
22444PA0040092											

RATING AREA 4

0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington

Company Name
Market
RATES FOR AGE 21

HIOS Plan ID	Westmoreland	RATING AREA 5							RATING AREA 6										RATING AREA 7
		0	21	69	26	69	6	6	460	787	351	298	240	467	678	464	321	250	201
		Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams
22444PA0010097																			\$415.44
22444PA0010098			\$434.30	\$434.30	\$434.30	\$434.30	\$434.30	\$434.30											
22444PA0010099																			
22444PA0010100									\$545.24										
22444PA0010101																			
22444PA0010102																			
22444PA0010103										\$545.24	\$545.24	\$545.24		\$545.24		\$545.24	\$545.24		
22444PA0010104																			
22444PA0010105																			
22444PA0010106			\$237.72	\$237.72	\$237.72	\$237.72	\$237.72	\$237.72											
22444PA0010107																			
22444PA0010108																			
22444PA0010109									\$298.44										
22444PA0010110																			
22444PA0010111										\$298.44	\$298.44	\$298.44		\$298.44		\$298.44	\$298.44		
22444PA0010112																			
22444PA0010113																			
22444PA0010134																		\$303.38	
22444PA0010135									\$445.47	\$445.47	\$445.47	\$445.47		\$445.47		\$445.47	\$445.47		
22444PA0010136									\$512.53	\$512.53	\$512.53	\$512.53		\$512.53		\$512.53	\$512.53		
22444PA0010137									\$280.54	\$280.54	\$280.54	\$280.54		\$280.54		\$280.54	\$280.54		
22444PA0010138																			
22444PA0010139																\$445.47			
22444PA0010140																\$512.53			
22444PA0010141																\$280.54			
22444PA0010142																			
22444PA0010143																			
22444PA0040080																			
22444PA0040081																			
22444PA0040082											\$288.36			\$288.36		\$288.36			
22444PA0040083																			
22444PA0040084																			
22444PA0040085		\$229.68	\$229.68	\$229.68	\$229.68	\$229.68	\$229.68												
22444PA0040086																			
22444PA0040087																			
22444PA0040088								\$288.36											
22444PA0040089																			
22444PA0040090									\$288.36	\$288.36	\$288.36		\$288.36		\$288.36	\$288.36			
22444PA0040091																			
22444PA0040092																	\$293.13		

Company Name
Market
RATES FOR AGE 21

HIOS Plan ID	EA 7			RATING AREA 8					RATING AREA 9						
	127	556	758	0	0	0	0	0	653	476	1	33	369	577	163
	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0010097			\$415.44												
22444PA0010098															
22444PA0010099															
22444PA0010100															
22444PA0010101															
22444PA0010102															
22444PA0010103															
22444PA0010104															
22444PA0010105	\$554.26	\$554.26													
22444PA0010106															
22444PA0010107															
22444PA0010108															
22444PA0010109															
22444PA0010110															
22444PA0010111															
22444PA0010112															
22444PA0010113			\$303.38												
22444PA0010134															
22444PA0010135															
22444PA0010136															
22444PA0010137															
22444PA0010138															
22444PA0010139															
22444PA0010140															
22444PA0010141															
22444PA0010142															
22444PA0010143															
22444PA0040080															
22444PA0040081									\$260.45	\$260.45		\$260.45	\$260.45		\$260.45
22444PA0040082															
22444PA0040083	\$293.13	\$293.13													
22444PA0040084														\$260.45	
22444PA0040085															
22444PA0040086															
22444PA0040087															
22444PA0040088															
22444PA0040089															
22444PA0040090															
22444PA0040091															
22444PA0040092			\$293.13												

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T		
1		Unified Rate Review v5.1																			To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.	
2																					To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.	
3		Company Legal Name:	Geisinger Health Plan															State:	PA	To validate, select the Validate button or Ctrl + Shift + I.		
4		HIOS Issuer ID:	22444															Market:	Individual	To finalize, select the Finalize button or Ctrl + Shift + F.		
5		Effective Date of Rate Change(s):	1/1/2021																			
6																						
7																						
8		Market Level Calculations (Same for all Plans)																				
9																						
10																						
11		Section I: Experience Period Data																				
12		Experience Period:	1/1/2019		to	12/31/2019															PMPM	
13				Total																		
14		Allowed Claims			\$253,983,870.08																	\$673.27
15		Reinsurance			\$0.00																	\$0.00
16		Incurred Claims in Experience Period			\$218,509,494.29																	\$579.23
17		Risk Adjustment			\$10,271,237.00																	\$27.23
18		Experience Period Premium			\$268,988,182.73																	\$713.04
19		Experience Period Member Months			377,241																	
20																						
21		Section II: Projections																				
22																						
23		Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend															Trended EHB Allowed Claims PMPM	
24				Cost	Utilization	Cost	Utilization															
25		Inpatient Hospital	\$138.62	1.046	1.024	1.046	1.024														\$159.03	
26		Outpatient Hospital	\$262.20	1.027	1.081	1.027	1.081														\$323.17	
27		Professional	\$135.69	1.044	1.043	1.044	1.043														\$160.89	
28		Other Medical	\$13.84	1.112	1.068	1.112	1.068														\$19.52	
29		Capitation	\$7.82	0.106	1.000	0.106	1.000														\$0.09	
30		Prescription Drug	\$115.10	1.068	1.049	1.068	1.049														\$144.47	
31		Total	\$673.27																		\$807.16	
32						1.009																
33						1.000																
34						1.000																
35						1.000																
36		Adjusted Trended EHB Allowed Claims PMPM for	1/1/2021		\$814.42																	
37																						
38		Manual EHB Allowed Claims PMPM			\$803.18																	
39		Applied Credibility %			0.00%																	
40																						
41								Projected Period Totals														
42		Projected Index Rate for	1/1/2021		\$803.18		\$192,319,844.64															
43		Reinsurance			\$46.50		\$11,134,332.00															
44		Risk Adjustment Payment/Charge			\$9.15		\$2,190,949.20															
45		Exchange User Fees			2.99%		\$5,516,892.53															
46		Market Adjusted Index Rate			\$770.57		\$184,511,455.97															
47																						
48		Projected Member Months			239,448																	
49																						
50		Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																				
51																						

Product-Plan Data Collection

Company Legal Name: Geisinger Health Plan
HIOS Issuer ID: 22444
Effective Date of Rate Change(s): 1/1/2021

State:
Market:

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)	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010045	22444PA0010046
1.5	Metal	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Gold
1.6	AV Metal Value	0.819	0.819	0.819	0.719	0.719	0.719	0.719	0.819	0.819	0.819
1.7	Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8	Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
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)	-5.01%	-5.01%	-5.01%	0.90%	0.90%	0.90%	0.90%	-5.01%	-12.20%	-12.20%
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	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010045	22444PA0010046
\$253,983,870	2.2 Allowed Claims	\$253,983,870	\$12,741,601	\$2,780,070	\$4,064,546	\$13,407,315	\$4,004,004	\$3,521,279	\$3,167,152	\$1,832,053	\$29,249,129	\$9,318,426
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$35,474,376	\$1,699,063	\$400,886	\$512,918	\$1,335,818	\$268,773	\$296,152	\$280,849	\$238,752	\$3,451,983	\$1,193,759
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$218,509,494	2.6 Incurred Claims	\$218,509,494	\$11,042,537	\$2,379,184	\$3,551,628	\$12,071,497	\$3,735,231	\$3,225,127	\$2,886,303	\$1,593,301	\$25,797,146	\$8,124,667
\$10,271,237	2.7 Risk Adjustment Transfer Amount	\$10,271,237	\$421,532	\$99,679	\$114,545	\$581,901	\$118,275	\$141,582	\$99,162	\$60,118	\$1,141,339	\$377,615
\$268,988,183	2.8 Premium	\$268,988,183	\$12,212,133	\$2,887,781	\$3,318,463	\$17,290,410	\$3,514,390	\$4,206,912	\$2,946,457	\$1,741,661	\$33,349,205	\$11,033,663
377,241	2.9 Experience Period Member Months	377,241	15,482	3,661	4,207	21,372	4,344	5,200	3,642	2,208	41,919	13,869
	2.10 Current Enrollment	19,954	1,232	197	166	890	116	126	103	224	2,335	514
	2.11 Current Premium PMPM	\$792.21	\$828.43	\$828.43	\$828.43	\$897.30	\$897.30	\$897.30	\$897.30	\$828.43	\$870.79	\$870.79
	2.12 Loss Ratio	78.25%	87.41%	79.64%	103.46%	67.54%	102.82%	74.17%	94.77%	88.43%	74.79%	71.20%
	Per Member Per Month											
	2.13 Allowed Claims	\$673.27	\$822.99	\$759.37	\$966.14	\$627.33	\$921.73	\$677.17	\$869.62	\$829.73	\$697.75	\$671.89
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$94.04	\$109.74	\$109.50	\$121.92	\$62.50	\$61.87	\$56.95	\$77.11	\$108.13	\$82.35	\$86.07
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$579.23	\$713.25	\$649.87	\$844.22	\$564.83	\$859.86	\$620.22	\$792.50	\$721.60	\$615.40	\$585.81
	2.18 Risk Adjustment Transfer Amount	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23
	2.19 Premium	\$713.04	\$788.80	\$788.80	\$788.80	\$809.02	\$809.02	\$809.02	\$809.02	\$788.80	\$795.56	\$795.56

Section III: Plan Adjustment Factors												
3.1	Plan ID (Standard Component ID)		22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010045	22444PA0010046
3.2	Market Adjusted Index Rate											
3.3	AV and Cost Sharing Design of Plan		0.9121	0.9121	0.9121	1.0494	1.0494	1.0494	1.0494	0.9121	0.8861	0.8861
3.4	Provider Network Adjustment		1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113
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		7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%
3.7	Taxes and Fees		0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
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		\$786.87	\$786.87	\$786.87	\$905.32	\$905.32	\$905.32	\$905.32	\$786.87	\$764.44	\$764.44
3.11	Age Calibration Factor	0.5187										
3.12	Geographic Calibration Factor	0.9690										
3.13	Tobacco Calibration Factor	0.9911										
3.14	Calibrated Plan Adjusted Index Rate		\$391.98	\$391.98	\$391.98	\$450.98	\$450.98	\$450.98	\$450.98	\$391.98	\$380.80	\$380.80

Section IV: Projected Plan Level Information											
4.1 Plan ID (Standard Component ID)	Total	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010045	22444PA0010046
4.2 Allowed Claims	\$184,517,336	\$11,392,471	\$1,821,686	\$1,535,024	\$8,229,950	\$1,072,668	\$1,165,139	\$952,455	\$2,071,358	\$21,592,061	\$4,753,027
4.3 Reinsurance	\$9,080,785	\$560,666	\$89,652	\$75,544	\$405,027	\$52,790	\$57,341	\$46,874	\$101,939	\$1,062,626	\$233,914
4.4 Member Cost Sharing	\$24,936,455	\$1,539,627	\$246,190	\$207,450	\$1,112,230	\$144,965	\$157,462	\$128,719	\$279,932	\$2,918,043	\$642,344
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$150,500,095	\$9,292,178	\$1,485,843	\$1,252,030	\$6,712,693	\$874,913	\$950,336	\$776,862	\$1,689,487	\$17,611,392	\$3,876,769
4.7 Risk Adjustment Transfer Amount	\$1,786,282	\$110,289	\$17,635	\$14,860	\$79,673	\$10,384	\$11,280	\$9,221	\$20,052	\$209,029	\$46,013
4.8 Premium	\$168,291,797	\$11,633,075	\$1,860,159	\$1,567,444	\$9,668,797	\$1,260,203	\$1,368,841	\$1,118,973	\$2,115,105	\$21,419,582	\$4,715,060
4.9 Projected Member Months	239,448	14,784	2,364	1,992	10,680	1,392	1,512	1,236	2,688	28,020	6,168
4.10 Loss Ratio	88.49%	79.13%	79.13%	79.13%	68.86%	68.86%	68.86%	68.86%	79.13%	81.43%	81.43%
Per Member Per Month											
4.11 Allowed Claims	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59
4.12 Reinsurance	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92
4.13 Member Cost Sharing	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53
4.16 Risk Adjustment Transfer Amount	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
4.17 Premium	\$702.83	\$786.87	\$786.87	\$786.87	\$905.32	\$905.32	\$905.32	\$905.32	\$786.87	\$764.44	\$764.44

Product-Plan Data Collection

Company Legal Name:

PA

HIOS Issuer ID:

Individual

Effective Date of Rate Change(s):

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 + Q.

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	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	22444PA0010047	22444PA0010048	22444PA0010053	22444PA0010054	22444PA0010055	22444PA0010056	22444PA0010063	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068	
1.5 Metal	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Gold	Silver	
1.6 AV Metal Value	0.720	0.720	0.650	0.650	0.650	0.650	0.720	0.720	0.720	0.720	0.819	0.719	
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	
1.11 Cumulative Rate Change % (over 12 mos prior)	0.90%	0.90%	-26.92%	-26.92%	-26.92%	-26.92%	-9.31%	-9.31%	-9.31%	-9.31%	-5.01%	0.90%	
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)	22444PA0010047	22444PA0010048	22444PA0010053	22444PA0010054	22444PA0010055	22444PA0010056	22444PA0010063	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068	
2.2 Allowed Claims	\$20,329,420	\$6,564,511	\$10,133,119	\$5,933,151	\$6,918,787	\$7,026,653	\$714,344	\$51,043	\$113,431	\$67,255	\$7,235,086	\$4,254,290	
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.4 Member Cost Sharing	\$2,154,785	\$722,681	\$3,242,311	\$1,717,746	\$1,767,846	\$1,563,317	\$236,679	\$23,965	\$50,498	\$25,915	\$583,634	\$296,224	
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.6 Incurred Claims	\$18,174,634	\$5,841,829	\$6,890,808	\$4,215,405	\$5,150,941	\$5,463,336	\$477,665	\$27,078	\$62,934	\$41,340	\$6,651,452	\$3,958,066	
2.7 Risk Adjustment Transfer Amount	\$892,455	\$257,597	\$886,111	\$412,030	\$413,337	\$387,907	\$54,591	\$4,601	\$8,386	\$6,290	\$165,896	\$136,027	
2.8 Premium	\$25,332,567	\$7,311,960	\$18,361,152	\$8,537,696	\$8,564,776	\$8,037,835	\$1,352,911	\$114,036	\$207,829	\$155,872	\$4,806,132	\$4,041,872	
2.9 Experience Period Member Months	32,778	9,461	32,545	15,133	15,181	14,247	2,005	169	308	231	6,093	4,996	
2.10 Current Enrollment	931	240	1,290	611	488	409	115	7	14	15	261	146	
2.11 Current Premium PMPM	\$870.48	\$870.48	\$678.14	\$678.14	\$678.14	\$678.14	\$748.29	\$748.29	\$748.29	\$748.29	\$828.43	\$897.30	
2.12 Loss Ratio	69.30%	77.18%	35.80%	47.10%	57.37%	64.84%	33.94%	22.82%	29.11%	25.49%	133.78%	94.74%	

Per Member Per Month

2.13 Allowed Claims	\$620.22	\$693.85	\$311.36	\$392.07	\$455.75	\$493.20	\$356.28	\$302.03	\$368.28	\$291.15	\$1,187.44	\$851.54	
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2.15 Member Cost Sharing	\$65.74	\$76.39	\$99.63	\$113.51	\$116.45	\$109.73	\$118.04	\$141.80	\$163.95	\$112.19	\$95.79	\$59.29	
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2.17 Incurred Claims	\$554.48	\$617.46	\$211.73	\$278.56	\$339.30	\$383.47	\$238.24	\$160.22	\$204.33	\$178.96	\$1,091.65	\$792.25	
2.18 Risk Adjustment Transfer Amount	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	
2.19 Premium	\$772.85	\$772.85	\$564.18	\$564.18	\$564.18	\$564.18	\$674.77	\$674.77	\$674.77	\$674.77	\$788.80	\$809.02	

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	22444PA0010047	22444PA0010048	22444PA0010053	22444PA0010054	22444PA0010055	22444PA0010056	22444PA0010063	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068	
3.2 Market Adjusted Index Rate													
3.3 AV and Cost Sharing Design of Plan	1.0180	1.0180	0.5744	0.5744	0.5744	0.5744	0.7866	0.7866	0.7866	0.7866	0.9121	1.0494	
3.4 Provider Network Adjustment	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Administrative Costs													
3.6 Administrative Expense	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	
3.7 Taxes and Fees	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	
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%	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	1.0000	1.0000	
3.10 Plan Adjusted Index Rate	\$878.23	\$878.23	\$495.54	\$495.54	\$495.54	\$495.54	\$678.60	\$678.60	\$678.60	\$678.60	\$786.87	\$905.32	

3.11 Age Calibration Factor													
3.12 Geographic Calibration Factor													
3.13 Tobacco Calibration Factor													
3.14 Calibrated Plan Adjusted Index Rate	\$437.49	\$437.49	\$246.85	\$246.85	\$246.85	\$246.85	\$338.04	\$338.04	\$338.04	\$338.04	\$391.98	\$450.98	

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	22444PA0010047	22444PA0010048	22444PA0010053	22444PA0010054	22444PA0010055	22444PA0010056	22444PA0010063	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068
4.2 Allowed Claims	\$8,609,083	\$2,219,312	\$11,928,804	\$5,650,000	\$4,512,602	\$3,782,078	\$1,063,421	\$64,730	\$129,460	\$138,707	\$2,413,502	\$1,350,082
4.3 Reinsurance	\$423,685	\$109,221	\$587,061	\$278,058	\$222,082	\$186,130	\$52,335	\$3,186	\$6,371	\$6,826	\$118,777	\$66,443
4.4 Member Cost Sharing	\$1,163,468	\$299,927	\$1,612,109	\$763,565	\$609,852	\$511,126	\$143,715	\$8,748	\$17,496	\$18,745	\$326,171	\$182,456
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$7,021,930	\$1,810,165	\$9,729,634	\$4,608,377	\$3,680,668	\$3,084,822	\$867,371	\$52,796	\$105,593	\$113,135	\$1,968,554	\$1,101,183
4.7 Risk Adjustment Transfer Amount	\$83,343	\$21,485	\$115,481	\$54,697	\$43,686	\$36,614	\$10,295	\$627	\$1,253	\$1,343	\$23,365	\$13,070
4.8 Premium	\$9,811,577	\$2,529,300	\$7,670,886	\$3,633,264	\$2,901,854	\$2,432,087	\$936,468	\$57,002	\$114,005	\$122,148	\$2,464,475	\$1,586,117
4.9 Projected Member Months	11,172	2,880	15,480	7,332	5,856	4,908	1,380	84	168	180	3,132	1,752
4.10 Loss Ratio	70.96%	70.96%	124.96%	124.96%	124.96%	124.96%	91.61%	91.61%	91.61%	91.61%	79.13%	68.86%
Per Member Per Month												
4.11 Allowed Claims	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59
4.12 Reinsurance	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92
4.13 Member Cost Sharing	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53
4.16 Risk Adjustment Transfer Amount	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
4.17 Premium	\$878.23	\$878.23	\$495.54	\$495.54	\$495.54	\$495.54	\$678.60	\$678.60	\$678.60	\$678.60	\$786.87	\$905.32

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	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	22444PA0010069	22444PA0010070	22444PA0010071	22444PA0010072	22444PA0010073	22444PA0010074	22444PA0010075	22444PA0010076	22444PA0010077	22444PA0010078	22444PA0010079	22444PA0010080
1.5 Metal	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold
1.6 AV Metal Value	0.650	0.720	0.720	0.720	0.720	0.720	0.720	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	Renewing
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	-26.92%	-9.31%	0.90%	0.90%	0.90%	0.90%	0.90%	-12.20%	-12.20%	-12.20%	-12.20%	-12.20%
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)	22444PA0010069	22444PA0010070	22444PA0010071	22444PA0010072	22444PA0010073	22444PA0010074	22444PA0010075	22444PA0010076	22444PA0010077	22444PA0010078	22444PA0010079	22444PA0010080
2.2 Allowed Claims	\$2,486,587	\$1,413	\$347,454	\$6,627,049	\$7,522,009	\$2,966,774	\$1,115,062	\$616,890	\$1,588,810	\$9,262,299	\$9,734,439	\$4,156,806
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$544,614	\$670	\$44,211	\$458,684	\$633,925	\$280,494	\$100,489	\$88,969	\$139,470	\$1,086,940	\$1,022,267	\$443,337
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$1,941,972	\$743	\$303,243	\$6,168,365	\$6,888,084	\$2,686,280	\$1,014,573	\$527,921	\$1,449,340	\$8,175,359	\$8,712,172	\$3,713,467
2.7 Risk Adjustment Transfer Amount	\$131,998	\$708	\$15,547	\$143,733	\$255,364	\$94,615	\$29,623	\$25,267	\$40,895	\$290,896	\$325,801	\$110,216
2.8 Premium	\$2,735,132	\$17,544	\$441,299	\$4,079,890	\$7,248,586	\$2,685,663	\$840,864	\$738,282	\$1,194,936	\$8,499,795	\$9,519,707	\$3,220,439
2.9 Experience Period Member Months	4,848	26	571	5,279	9,379	3,475	1,088	928	1,502	10,684	11,966	4,048
2.10 Current Enrollment	176	1	21	139	248	83	68	71	113	589	594	158
2.11 Current Premium PMPM	\$678.14	\$748.29	\$870.48	\$870.48	\$870.48	\$870.48	\$870.48	\$870.79	\$870.79	\$870.79	\$870.79	\$870.79
2.12 Loss Ratio	67.73%	4.07%	66.38%	146.04%	91.79%	96.62%	116.55%	69.14%	117.28%	93.00%	88.49%	111.49%

Per Member Per Month

2.13 Allowed Claims	\$512.91	\$54.37	\$608.50	\$1,255.36	\$802.01	\$853.75	\$1,024.87	\$664.75	\$1,057.80	\$866.93	\$813.51	\$1,026.88
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$112.34	\$25.78	\$77.43	\$86.89	\$67.59	\$80.72	\$92.36	\$95.87	\$92.86	\$101.74	\$85.43	\$109.52
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$400.57	\$28.59	\$531.07	\$1,168.47	\$734.42	\$773.03	\$932.51	\$568.88	\$964.94	\$765.20	\$728.08	\$917.36
2.18 Risk Adjustment Transfer Amount	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23
2.19 Premium	\$564.18	\$674.77	\$772.85	\$772.85	\$772.85	\$772.85	\$772.85	\$795.56	\$795.56	\$795.56	\$795.56	\$795.56

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	22444PA0010069	22444PA0010070	22444PA0010071	22444PA0010072	22444PA0010073	22444PA0010074	22444PA0010075	22444PA0010076	22444PA0010077	22444PA0010078	22444PA0010079	22444PA0010080
3.2 Market Adjusted Index Rate												
3.3 AV and Cost Sharing Design of Plan	0.5744	0.7866	1.0180	1.0180	1.0180	1.0180	1.0180	0.8861	0.8861	0.8861	0.8861	0.8861
3.4 Provider Network Adjustment	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs												
3.6 Administrative Expense	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%
3.7 Taxes and Fees	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
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%	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	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$495.54	\$678.60	\$878.23	\$878.23	\$878.23	\$878.23	\$878.23	\$764.44	\$764.44	\$764.44	\$764.44	\$764.44

3.11 Age Calibration Factor												
3.12 Geographic Calibration Factor												
3.13 Tobacco Calibration Factor												
3.14 Calibrated Plan Adjusted Index Rate	\$246.85	\$338.04	\$437.49	\$437.49	\$437.49	\$437.49	\$437.49	\$380.80	\$380.80	\$380.80	\$380.80	\$380.80

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	22444PA0010069	22444PA0010070	22444PA0010071	22444PA0010072	22444PA0010073	22444PA0010074	22444PA0010075	22444PA0010076	22444PA0010077	22444PA0010078	22444PA0010079	22444PA0010080
4.2 Allowed Claims	\$1,627,496	\$9,247	\$194,190	\$1,285,352	\$2,293,290	\$767,512	\$628,805	\$656,547	\$1,044,926	\$5,446,563	\$5,492,798	\$1,461,047
4.3 Reinsurance	\$80,095	\$455	\$9,557	\$63,257	\$112,861	\$37,772	\$30,946	\$32,311	\$51,425	\$268,046	\$270,321	\$71,904
4.4 Member Cost Sharing	\$219,947	\$1,250	\$26,244	\$173,708	\$309,925	\$103,725	\$84,979	\$88,728	\$141,216	\$736,072	\$742,320	\$197,452
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$1,327,454	\$7,542	\$158,389	\$1,048,387	\$1,870,503	\$626,015	\$512,880	\$535,507	\$852,286	\$4,442,445	\$4,480,157	\$1,191,692
4.7 Risk Adjustment Transfer Amount	\$15,756	\$90	\$1,880	\$12,443	\$22,201	\$7,430	\$6,087	\$6,356	\$10,116	\$52,727	\$53,175	\$14,144
4.8 Premium	\$1,046,570	\$8,143	\$221,314	\$1,464,886	\$2,613,610	\$874,716	\$716,635	\$651,302	\$1,036,579	\$5,403,055	\$5,448,921	\$1,449,376
4.9 Projected Member Months	2,112	12	252	1,668	2,976	996	816	852	1,356	7,068	7,128	1,896
4.10 Loss Ratio	124.96%	91.61%	70.96%	70.96%	70.96%	70.96%	70.96%	81.43%	81.43%	81.43%	81.43%	81.43%
Per Member Per Month												
4.11 Allowed Claims	\$770.59	\$770.60	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59
4.12 Reinsurance	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92
4.13 Member Cost Sharing	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53
4.16 Risk Adjustment Transfer Amount	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
4.17 Premium	\$495.54	\$678.60	\$878.23	\$878.23	\$878.23	\$878.23	\$878.23	\$764.44	\$764.44	\$764.44	\$764.44	\$764.44

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	Geisinger Health Plan HMO											
1.2 Product ID	22444PA001											
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	22444PA0010081	22444PA0010082	22444PA0010083	22444PA0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092
1.5 Metal	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver
1.6 AV Metal Value	0.819	0.819	0.819	0.819	0.819	0.819	0.819	0.819	0.819	0.720	0.720	0.720
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	-12.20%	-5.01%	-5.01%	-5.01%	-5.01%	-5.01%	-5.01%	-5.01%	-5.01%	-9.31%	-9.31%	-9.31%
1.12 Product Rate Increase %	-11.26%											
1.13 Submission Level Rate Increase %	-11.28%											

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	22444PA0010081	22444PA0010082	22444PA0010083	22444PA0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092
2.2 Allowed Claims	\$2,862,116	\$711,724	\$70,079	\$236,249	\$1,230,990	\$2,660,239	\$2,436,739	\$2,158,354	\$3,864,616	\$48,695	\$596	\$5,340
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$288,368	\$101,232	\$15,999	\$41,474	\$63,275	\$224,967	\$429,216	\$208,734	\$435,820	\$21,463	\$263	\$1,682
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$2,573,748	\$610,492	\$54,081	\$194,775	\$1,167,715	\$2,435,272	\$2,007,523	\$1,949,620	\$3,428,796	\$27,231	\$333	\$3,658
2.7 Risk Adjustment Transfer Amount	\$83,070	\$18,515	\$1,634	\$9,883	\$15,520	\$41,304	\$84,949	\$56,796	\$83,724	\$3,349	\$327	\$517
2.8 Premium	\$2,427,263	\$536,381	\$47,328	\$286,333	\$449,613	\$1,196,603	\$2,461,042	\$1,645,428	\$2,425,546	\$82,997	\$8,097	\$12,821
2.9 Experience Period Member Months	3,051	680	60	363	570	1,517	3,120	2,086	3,075	123	12	19
2.10 Current Enrollment	198	80	12	39	49	143	224	155	194	4	0	2
2.11 Current Premium PMPM	\$870.79	\$828.43	\$828.43	\$828.43	\$828.43	\$828.43	\$828.43	\$828.43	\$828.43	\$748.29	\$748.29	\$748.29
2.12 Loss Ratio	102.53%	110.02%	110.46%	65.75%	251.05%	196.73%	78.85%	114.53%	136.65%	31.54%	3.95%	27.43%

Per Member Per Month

2.13 Allowed Claims	\$938.09	\$1,046.65	\$1,167.98	\$650.82	\$2,159.63	\$1,753.62	\$781.01	\$1,034.69	\$1,256.79	\$395.89	\$49.68	\$281.08
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$94.52	\$148.87	\$266.64	\$114.25	\$111.01	\$148.30	\$137.57	\$100.06	\$141.73	\$174.50	\$21.94	\$88.54
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$843.58	\$897.78	\$901.34	\$536.57	\$2,048.62	\$1,605.32	\$643.44	\$934.62	\$1,115.06	\$221.39	\$27.74	\$192.54
2.18 Risk Adjustment Transfer Amount	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23
2.19 Premium	\$795.56	\$788.80	\$788.80	\$788.80	\$788.80	\$788.80	\$788.80	\$788.80	\$788.80	\$674.77	\$674.77	\$674.77

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	22444PA0010081	22444PA0010082	22444PA0010083	22444PA0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092
3.2 Market Adjusted Index Rate	\$770.57											
3.3 AV and Cost Sharing Design of Plan	0.8861	0.9121	0.9121	0.9121	0.9121	0.9121	0.9121	0.9121	0.9121	0.7866	0.7866	0.7866
3.4 Provider Network Adjustment	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs												
3.6 Administrative Expense	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%
3.7 Taxes and Fees	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
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%	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	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$764.44	\$786.87	\$786.87	\$786.87	\$786.87	\$786.87	\$786.87	\$786.87	\$786.87	\$678.60	\$678.60	\$678.60

3.11 Age Calibration Factor	0.5187											
3.12 Geographic Calibration Factor	0.9690											
3.13 Tobacco Calibration Factor	0.9911											
3.14 Calibrated Plan Adjusted Index Rate	\$380.80	\$391.98	\$391.98	\$391.98	\$391.98	\$391.98	\$391.98	\$391.98	\$391.98	\$338.04	\$338.04	\$338.04

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	22444PA0010081	22444PA0010082	22444PA0010083	22444PA0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092
4.2 Allowed Claims	\$1,830,933	\$739,771	\$110,966	\$360,638	\$453,110	\$1,322,340	\$2,071,358	\$1,433,306	\$1,793,944	\$36,989	\$0	\$18,494
4.3 Reinsurance	\$90,107	\$36,407	\$5,461	\$17,748	\$22,299	\$65,077	\$101,939	\$70,538	\$88,287	\$1,820	\$0	\$910
4.4 Member Cost Sharing	\$247,440	\$99,976	\$14,996	\$48,738	\$61,235	\$178,707	\$279,932	\$193,703	\$242,441	\$4,999	\$0	\$2,499
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$1,493,386	\$603,388	\$90,508	\$294,152	\$369,575	\$1,078,556	\$1,689,487	\$1,169,065	\$1,463,216	\$30,169	\$0	\$15,085
4.7 Risk Adjustment Transfer Amount	\$17,725	\$7,162	\$1,074	\$3,491	\$4,386	\$12,801	\$20,052	\$13,876	\$17,367	\$358	\$0	\$179
4.8 Premium	\$1,816,307	\$755,394	\$113,309	\$368,255	\$462,679	\$1,350,268	\$2,115,105	\$1,463,577	\$1,831,832	\$32,573	\$0	\$16,286
4.9 Projected Member Months	2,376	960	144	468	588	1,716	2,688	1,860	2,328	48	0	24
4.10 Loss Ratio	81.43%	79.13%	79.13%	79.13%	79.13%	79.13%	79.13%	79.13%	79.13%	91.61%	#DIV/0!	91.61%
Per Member Per Month												
4.11 Allowed Claims	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	#DIV/0!	\$770.59
4.12 Reinsurance	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	#DIV/0!	\$37.92
4.13 Member Cost Sharing	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	#DIV/0!	\$104.14
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00
4.15 Incurred Claims	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	#DIV/0!	\$628.53
4.16 Risk Adjustment Transfer Amount	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	#DIV/0!	\$7.46
4.17 Premium	\$764.44	\$786.87	\$786.87	\$786.87	\$786.87	\$786.87	\$786.87	\$786.87	\$786.87	\$678.60	#DIV/0!	\$678.60

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 LevelPer Member Per Month

Section III: Plan Adjustment Factors

[illegible]

[illegible]

Per Member Per Month	
1	100
2	100
3	100
4	100
5	100
6	100
7	100
8	100
9	100
10	100
11	100
12	100
13	100
14	100
15	100
16	100
17	100
18	100
19	100
20	100
21	100
22	100
23	100
24	100
25	100
26	100
27	100
28	100
29	100
30	100
31	100
32	100
33	100
34	100
35	100
36	100
37	100
38	100
39	100
40	100
41	100
42	100
43	100
44	100
45	100
46	100
47	100
48	100
49	100
50	100
51	100
52	100
53	100
54	100
55	100
56	100
57	100
58	100
59	100
60	100
61	100
62	100
63	100
64	100
65	100
66	100
67	100
68	100
69	100
70	100
71	100
72	100
73	100
74	100
75	100
76	100
77	100
78	100
79	100
80	100
81	100
82	100
83	100
84	100
85	100
86	100
87	100
88	100
89	100
90	100
91	100
92	100
93	100
94	100
95	100
96	100
97	100
98	100
99	100
100	100

4.11 Allowed Claims	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59
4.12 Reinsurance	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92
4.13 Member Cost Sharing	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53
4.16 Risk Adjustment Transfer Amount	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
4.17 Premium	\$678.60	\$678.60	\$678.60	\$678.60	\$678.60	\$678.60	\$905.32	\$905.32	\$905.32	\$905.32	\$905.32	\$905.32

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	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010134	22444PA0010135	22444PA0010136
1.5 Metal	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold	Silver
1.6 AV Metal Value	0.719	0.650	0.650	0.650	0.650	0.650	0.650	0.650	0.650	0.720	0.819	0.719
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	0.90%	-26.92%	-26.92%	-26.92%	-26.92%	-26.92%	-26.92%	-26.92%	-26.92%	0.90%	-5.01%	0.90%
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)	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010134	22444PA0010135	22444PA0010136
2.2 Allowed Claims	\$3,958,468	\$629,128	\$12,482	\$881,912	\$807,362	\$1,846,761	\$5,189,323	\$2,963,453	\$9,359,273	\$714,174	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$238,350	\$148,798	\$8,635	\$160,820	\$219,444	\$414,235	\$1,447,031	\$1,013,468	\$1,755,249	\$49,582	\$0	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$3,720,117	\$480,330	\$3,847	\$721,092	\$587,918	\$1,432,526	\$3,742,293	\$1,949,985	\$7,604,023	\$664,592	\$0	\$0
2.7 Risk Adjustment Transfer Amount	\$92,464	\$32,210	\$2,314	\$35,123	\$51,160	\$81,328	\$345,133	\$246,080	\$335,222	\$14,213	\$0	\$0
2.8 Premium	\$2,747,437	\$667,422	\$47,955	\$727,789	\$1,060,089	\$1,685,198	\$7,151,512	\$5,099,035	\$6,946,152	\$403,429	\$0	\$0
2.9 Experience Period Member Months	3,396	1,183	85	1,290	1,879	2,987	12,676	9,038	12,312	522	0	0
2.10 Current Enrollment	75	77	13	65	70	172	409	288	610	30	392	142
2.11 Current Premium PMPM	\$897.30	\$678.14	\$678.14	\$678.14	\$678.14	\$678.14	\$678.14	\$678.14	\$678.14	\$870.48	\$778.72	\$843.46
2.12 Loss Ratio	130.99%	68.65%	7.65%	94.52%	52.91%	81.09%	49.92%	36.48%	104.43%	159.13%	#DIV/0!	#DIV/0!

Per Member Per Month

2.13 Allowed Claims	\$1,165.63	\$531.81	\$146.84	\$683.65	\$429.68	\$618.27	\$409.38	\$327.89	\$760.17	\$1,368.15	#DIV/0!	#DIV/0!
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	\$70.19	\$125.78	\$101.59	\$124.67	\$116.79	\$138.68	\$114.16	\$112.13	\$142.56	\$94.99	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!
2.17 Incurred Claims	\$1,095.44	\$406.03	\$45.26	\$558.99	\$312.89	\$479.59	\$295.23	\$215.75	\$617.61	\$1,273.17	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23	#DIV/0!	#DIV/0!
2.19 Premium	\$809.02	\$564.18	\$564.18	\$564.18	\$564.18	\$564.18	\$564.18	\$564.18	\$564.18	\$772.85	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010134	22444PA0010135	22444PA0010136
3.2 Market Adjusted Index Rate												
3.3 AV and Cost Sharing Design of Plan	1.0494	0.5744	0.5744	0.5744	0.5744	0.5744	0.5744	0.5744	0.5744	1.0180	0.9121	1.0494
3.4 Provider Network Adjustment	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	0.9507	0.9507
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs												
3.6 Administrative Expense	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%
3.7 Taxes and Fees	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
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%	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	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$905.32	\$495.54	\$495.54	\$495.54	\$495.54	\$495.54	\$495.54	\$495.54	\$495.54	\$878.23	\$739.72	\$851.07

3.11 Age Calibration Factor												
3.12 Geographic Calibration Factor												
3.13 Tobacco Calibration Factor												
3.14 Calibrated Plan Adjusted Index Rate	\$450.98	\$246.85	\$246.85	\$246.85	\$246.85	\$246.85	\$246.85	\$246.85	\$246.85	\$437.49	\$368.49	\$423.96

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010134	22444PA0010135	22444PA0010136
4.2 Allowed Claims	\$693,535	\$712,029	\$120,213	\$601,064	\$647,299	\$1,590,507	\$3,782,078	\$2,663,175	\$5,640,752	\$277,414	\$3,624,877	\$1,313,093
4.3 Reinsurance	\$34,131	\$35,042	\$5,916	\$29,581	\$31,856	\$78,275	\$186,130	\$131,065	\$277,602	\$13,653	\$178,394	\$64,622
4.4 Member Cost Sharing	\$93,727	\$96,227	\$16,246	\$81,230	\$87,479	\$214,948	\$511,126	\$359,913	\$762,315	\$37,491	\$489,881	\$177,457
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$565,676	\$580,761	\$98,051	\$490,253	\$527,965	\$1,297,285	\$3,084,822	\$2,172,197	\$4,600,835	\$226,271	\$2,956,602	\$1,071,014
4.7 Risk Adjustment Transfer Amount	\$6,714	\$6,893	\$1,164	\$5,819	\$6,266	\$15,397	\$36,614	\$25,782	\$54,607	\$2,686	\$35,092	\$12,712
4.8 Premium	\$814,786	\$457,875	\$77,304	\$386,517	\$416,250	\$1,022,785	\$2,432,087	\$1,712,570	\$3,627,318	\$316,163	\$3,479,632	\$1,450,221
4.9 Projected Member Months	900	924	156	780	840	2,064	4,908	3,456	7,320	360	4,704	1,704
4.10 Loss Ratio	68.86%	124.96%	124.96%	124.96%	124.96%	124.96%	124.96%	124.96%	124.96%	70.96%	84.12%	73.21%
Per Member Per Month												
4.11 Allowed Claims	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59
4.12 Reinsurance	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92
4.13 Member Cost Sharing	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53
4.16 Risk Adjustment Transfer Amount	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
4.17 Premium	\$905.32	\$495.54	\$495.54	\$495.54	\$495.54	\$495.54	\$495.54	\$495.54	\$495.54	\$878.23	\$739.72	\$851.07

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	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084
1.5 Metal	Bronze	Gold	Silver	Bronze	Gold	Silver	Bronze	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
1.6 AV Metal Value	0.650	0.819	0.719	0.650	0.819	0.719	0.650	0.570	0.570	0.570	0.570	0.570
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	POS	POS	POS	POS	POS
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	-26.92%	-5.01%	0.90%	-26.92%	-5.01%	0.90%	-26.92%	-15.46%	-15.46%	-15.46%	-15.46%	-15.46%
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)	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084
2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$205,518	\$34,154	\$45,037	\$234,361	\$2,947
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$98,519	\$29,069	\$22,216	\$33,854	\$1,604
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$106,999	\$5,085	\$22,821	\$200,507	\$1,343
2.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$28,888	\$9,693	\$9,148	\$7,896	\$1,089
2.8 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$503,391	\$168,904	\$159,415	\$137,591	\$18,978
2.9 Experience Period Member Months	0	0	0	0	0	0	0	1,061	356	336	290	40
2.10 Current Enrollment	611	371	154	372	775	357	555	50	10	6	9	1
2.11 Current Premium PMPM	\$637.45	\$778.72	\$843.46	\$637.45	\$778.72	\$843.46	\$637.45	\$566.40	\$566.40	\$566.40	\$566.40	\$566.40
2.12 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	20.10%	2.85%	13.54%	137.82%	6.69%

Per Member Per Month

2.13 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$193.70	\$95.94	\$134.04	\$808.14	\$73.66
2.14 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$92.86	\$81.66	\$66.12	\$116.74	\$40.10
2.16 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$100.85	\$14.28	\$67.92	\$691.40	\$33.57
2.18 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23
2.19 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$474.45	\$474.45	\$474.45	\$474.45	\$474.45

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084
3.2 Market Adjusted Index Rate												
3.3 AV and Cost Sharing Design of Plan	0.5744	0.9121	1.0494	0.5744	0.9121	1.0494	0.5744	0.6307	0.6307	0.6307	0.6307	0.6307
3.4 Provider Network Adjustment	0.9507	0.9507	0.9507	0.9507	0.9507	0.9507	0.9507	1.0113	1.0113	1.0113	1.0113	1.0113
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs												
3.6 Administrative Expense	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%
3.7 Taxes and Fees	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
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%	2.00%	2.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8800	0.8800	0.8800	0.8800	0.8800
3.10 Plan Adjusted Index Rate	\$465.84	\$739.72	\$851.07	\$465.84	\$739.72	\$851.07	\$465.84	\$478.81	\$478.81	\$478.81	\$478.81	\$478.81

3.11 Age Calibration Factor												
3.12 Geographic Calibration Factor												
3.13 Tobacco Calibration Factor												
3.14 Calibrated Plan Adjusted Index Rate	\$232.06	\$368.49	\$423.96	\$232.06	\$368.49	\$423.96	\$232.06	\$238.52	\$238.52	\$238.52	\$238.52	\$238.52

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084
4.2 Allowed Claims	\$5,650,000	\$3,430,687	\$1,424,059	\$3,439,934	\$7,166,530	\$3,301,227	\$5,132,160	\$462,357	\$92,471	\$55,483	\$83,224	\$9,247
4.3 Reinsurance	\$278,058	\$168,837	\$70,083	\$169,292	\$352,692	\$162,466	\$252,573	\$22,754	\$4,551	\$2,731	\$4,096	\$455
4.4 Member Cost Sharing	\$763,565	\$463,638	\$192,453	\$464,887	\$968,515	\$446,142	\$693,582	\$62,485	\$12,497	\$7,498	\$11,247	\$1,250
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$4,608,377	\$2,798,213	\$1,161,522	\$2,805,755	\$5,845,323	\$2,692,620	\$4,186,005	\$377,118	\$75,424	\$45,254	\$67,881	\$7,542
4.7 Risk Adjustment Transfer Amount	\$54,697	\$33,212	\$13,786	\$33,301	\$69,378	\$31,959	\$49,684	\$4,476	\$895	\$537	\$806	\$90
4.8 Premium	\$3,415,549	\$3,293,224	\$1,572,775	\$2,079,516	\$6,879,375	\$3,645,979	\$3,102,503	\$287,288	\$57,458	\$34,475	\$51,712	\$5,746
4.9 Projected Member Months	7,332	4,452	1,848	4,464	9,300	4,284	6,660	600	120	72	108	12
4.10 Loss Ratio	132.80%	84.12%	73.21%	132.80%	84.12%	73.21%	132.80%	129.25%	129.25%	129.25%	129.25%	129.25%
Per Member Per Month												
4.11 Allowed Claims	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59	\$770.60
4.12 Reinsurance	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92
4.13 Member Cost Sharing	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53
4.16 Risk Adjustment Transfer Amount	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
4.17 Premium	\$465.84	\$739.72	\$851.07	\$465.84	\$739.72	\$851.07	\$465.84	\$478.81	\$478.81	\$478.81	\$478.81	\$478.81

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	Geisinger Health Plan POS							
1.2 Product ID	22444PA004							
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
1.5 Metal	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
1.6 AV Metal Value	0.570	0.570	0.570	0.570	0.570	0.570	0.570	0.570
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	POS	POS	POS	POS	POS	POS	POS	POS
1.9 Exchange Plan?	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
1.11 Cumulative Rate Change % (over 12 mos prior)	-15.46%	-15.46%	-15.46%	-15.46%	-15.46%	-15.46%	-15.46%	-15.46%
1.12 Product Rate Increase %	-15.46%							
1.13 Submission Level Rate Increase %								

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
2.2 Allowed Claims	\$2,222	\$0	\$0	\$15,740	\$246,758	\$47,581	\$52,532	\$10,923
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$997	\$0	\$0	\$12,674	\$15,381	\$28,511	\$25,378	\$5,570
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$1,224	\$0	\$0	\$3,066	\$231,377	\$19,069	\$27,155	\$5,353
2.7 Risk Adjustment Transfer Amount	\$2,015	\$0	\$0	\$4,438	\$3,349	\$8,141	\$7,052	\$7,896
2.8 Premium	\$35,109	\$0	\$0	\$77,335	\$58,357	\$141,861	\$122,883	\$137,591
2.9 Experience Period Member Months	74	0	0	163	123	299	259	290
2.10 Current Enrollment	4	0	1	5	12	18	11	8
2.11 Current Premium PMPM	\$566.40	\$566.40	\$566.40	\$566.40	\$566.40	\$566.40	\$566.40	\$566.40
2.12 Loss Ratio	3.30%	#DIV/0!	#DIV/0!	3.75%	374.96%	12.71%	20.90%	3.68%

Per Member Per Month

2.13 Allowed Claims	\$30.02	#DIV/0!	#DIV/0!	\$96.56	\$2,006.16	\$159.13	\$202.83	\$37.67
2.14 Reinsurance	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$13.48	#DIV/0!	#DIV/0!	\$77.75	\$125.05	\$95.36	\$97.98	\$19.21
2.16 Cost Sharing Reduction	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$16.54	#DIV/0!	#DIV/0!	\$18.81	\$1,881.11	\$63.78	\$104.84	\$18.46
2.18 Risk Adjustment Transfer Amount	\$27.23	#DIV/0!	#DIV/0!	\$27.23	\$27.23	\$27.23	\$27.23	\$27.23
2.19 Premium	\$474.45	#DIV/0!	#DIV/0!	\$474.45	\$474.45	\$474.45	\$474.45	\$474.45

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
3.2 Market Adjusted Index Rate								
3.3 AV and Cost Sharing Design of Plan	0.6307	0.6307	0.6307	0.6307	0.6307	0.6307	0.6307	0.6307
3.4 Provider Network Adjustment	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113
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	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%
3.7 Taxes and Fees	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
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	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
3.10 Plan Adjusted Index Rate	\$478.81	\$478.81	\$478.81	\$478.81	\$478.81	\$478.81	\$478.81	\$478.81

3.11 Age Calibration Factor	
3.12 Geographic Calibration Factor	
3.13 Tobacco Calibration Factor	
3.14 Calibrated Plan Adjusted Index Rate	\$238.52

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
4.2 Allowed Claims	\$36,989	\$0	\$9,247	\$46,236	\$110,966	\$166,448	\$101,718	\$73,977
4.3 Reinsurance	\$1,820	\$0	\$455	\$2,275	\$5,461	\$8,192	\$5,006	\$3,641
4.4 Member Cost Sharing	\$4,999	\$0	\$1,250	\$6,248	\$14,996	\$22,495	\$13,747	\$9,998
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$30,169	\$0	\$7,542	\$37,712	\$90,508	\$135,762	\$82,966	\$60,339
4.7 Risk Adjustment Transfer Amount	\$358	\$0	\$90	\$448	\$1,074	\$1,611	\$985	\$716
4.8 Premium	\$22,983	\$0	\$5,746	\$28,729	\$68,949	\$103,424	\$63,203	\$45,966
4.9 Projected Member Months	48	0	12	60	144	216	132	96
4.10 Loss Ratio	129.25%	#DIV/0!	129.25%	129.25%	129.25%	129.25%	129.25%	129.25%
Per Member Per Month								
4.11 Allowed Claims	\$770.59	#DIV/0!	\$770.60	\$770.59	\$770.59	\$770.59	\$770.59	\$770.59
4.12 Reinsurance	\$37.92	#DIV/0!	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92	\$37.92
4.13 Member Cost Sharing	\$104.14	#DIV/0!	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14	\$104.14
4.14 Cost Sharing Reduction	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$628.53	#DIV/0!	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53	\$628.53
4.16 Risk Adjustment Transfer Amount	\$7.46	#DIV/0!	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
4.17 Premium	\$478.81	#DIV/0!	\$478.81	\$478.81	\$478.81	\$478.81	\$478.81	\$478.81

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 Health Plan
Individual

Geisinger Health Plan has proposed an overall base rate decrease of -9.3% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2021 through December 1, 2021. The actual range of proposed rate changes vary from -25.3% to 3.1%. 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*	22444					
	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	
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	277.97	277.97
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	302.68	302.68
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	16	312.13	312.13
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	17	321.57	321.57
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	18	331.75	331.75
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	19	341.92	341.92
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	20	352.46	352.46
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	363.36	399.70
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	363.36	399.70
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	363.36	399.70
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	363.36	399.70
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	364.81	401.15
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	26	372.08	409.14
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	27	380.80	418.95
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	28	394.97	434.58
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	29	406.60	447.30
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	30	412.41	453.84
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	31	421.13	463.28
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	32	429.85	472.73
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	33	435.31	478.91
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	34	441.12	485.09
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	35	444.03	488.36
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	36	446.93	491.63
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	37	449.84	494.90
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	38	452.75	498.17
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	39	458.56	504.34
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	40	464.37	510.88
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	41	473.09	520.33
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	42	481.45	529.78
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	43	493.08	542.50
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	44	507.61	558.48
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	45	524.69	577.02
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	46	545.04	599.54
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	47	567.93	624.62
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	48	594.09	653.68
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	49	619.89	682.03
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	50	648.96	714.00
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	51	677.67	745.61
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	52	709.28	780.13
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	53	741.25	815.38
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	54	775.77	853.17
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	55	810.29	891.32
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	56	847.72	932.38
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	57	885.51	974.17
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	58	925.84	1018.50
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	59	945.83	1040.30
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	60	986.16	1084.63
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	1021.04	1123.15
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	1043.93	1148.22
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	1072.64	1179.83
	22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1090.08	1199.09
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	362.53	362.53
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	15	394.76	394.76
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	16	407.08	407.08
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	17	419.40	419.40
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	18	432.67	432.67
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	19	445.94	445.94
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	20	459.68	459.68
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	21	473.90	521.29
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	22	473.90	521.29
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	23	473.90	521.29
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	24	473.90	521.29
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	25	475.79	523.18
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	26	485.27	533.61
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	27	496.64	546.40
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	28	515.13	566.78
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	29	530.29	583.37
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	30	537.87	591.90
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	31	549.25	604.22
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	32	560.62	616.54
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	33	567.73	624.60
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	34	575.31	632.65
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	35	579.10	636.92
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	36	582.89	641.18
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	37	586.68	645.45
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	38	590.48	649.71
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	39	598.06	657.77
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	40	605.64	666.30
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	41	617.01	678.62
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	42	627.91	690.94
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	43	643.08	707.53
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	44	662.03	728.38
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	45	684.31	752.55
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	46	710.84	781.93
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	47	740.70	814.63
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	48	774.82	852.54
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	49	808.47	889.50
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	50	846.38	931.21
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	51	883.82	972.44
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	52	925.05	1017.46
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	53	966.75	1063.42
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	54	1011.77	1112.71
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	55	1056.79	1162.47
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	56	1105.60	1216.02
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	57	1154.89	1270.52
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	58	1207.49	1328.33
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	59	1233.55	1356.77
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	60	1286.16	1414.58
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	61	1331.65	1464.81
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	62	1361.50	1497.51
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	63	1398.94	1538.74

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*	22444				
	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
	22444PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1421.69	1563.86
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	368.53	368.53
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	15	401.29	401.29
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	16	413.81	413.81
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	17	426.34	426.34
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	18	439.83	439.83
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	19	453.31	453.31
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	20	467.28	467.28
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	21	481.74	529.91
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	22	481.74	529.91
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	23	481.74	529.91
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	24	481.74	529.91
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	25	483.66	531.84
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	26	493.30	542.43
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	27	504.86	555.44
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	28	523.65	576.16
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	29	539.06	593.02
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	30	546.77	601.69
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	31	558.33	614.21
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	32	569.89	626.74
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	33	577.12	634.93
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	34	584.83	643.12
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	35	588.68	647.45
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	36	592.54	651.79
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	37	596.39	656.12
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	38	600.24	660.46
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	39	607.95	668.65
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	40	615.66	677.32
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	41	627.22	689.85
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	42	638.30	702.37
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	43	653.72	719.23
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	44	672.99	740.43
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	45	695.63	765.00
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	46	722.60	794.86
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	47	752.95	828.10
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	48	787.64	866.64
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	49	821.84	904.22
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	50	860.38	946.61
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	51	898.44	988.52
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	52	940.35	1034.29
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	53	982.74	1081.02
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	54	1028.51	1131.12
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	55	1074.27	1181.70
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	56	1123.89	1236.13
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	57	1173.99	1291.53
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	58	1227.46	1350.31
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	59	1253.96	1379.21
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	60	1307.43	1437.98
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	61	1353.68	1489.05
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	62	1384.03	1522.29
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	63	1422.08	1564.20
	22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1445.21	1589.73
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	319.82	319.82
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	15	348.24	348.24
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	16	359.11	359.11
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	17	369.98	369.98
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	18	381.69	381.69
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	19	393.39	393.39
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	20	405.52	405.52
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	21	418.06	459.87
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	22	418.06	459.87
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	23	418.06	459.87
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	24	418.06	459.87
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	25	419.73	461.54
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	26	428.09	470.73
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	27	438.13	482.02
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	28	454.43	500.00
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	29	467.81	514.63
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	30	474.50	522.16
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	31	484.53	533.03
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	32	494.56	543.90
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	33	500.84	551.00
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	34	507.52	558.11
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	35	510.87	561.87
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	36	514.21	565.63
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	37	517.56	569.40
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	38	520.90	573.16
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	39	527.59	580.27
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	40	534.28	587.79
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	41	544.31	598.66
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	42	553.93	609.53
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	43	567.31	624.16
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	44	584.03	642.56
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	45	603.68	663.88
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	46	627.09	689.80
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	47	653.43	718.64
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	48	683.53	752.09
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	49	713.21	784.70
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	50	746.65	821.49
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	51	779.68	857.86
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	52	816.05	897.57
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	53	852.84	938.13
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	54	892.56	981.60
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	55	932.27	1025.50
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	56	975.33	1072.74
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	57	1018.81	1120.82
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	58	1065.22	1171.82
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	59	1088.21	1196.90
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	60	1134.61	1247.91
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	61	1174.75	1292.22
	22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	62	1201.08	1321.07

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* Rate Effective Date* Rate Expiration Date* Rating Method*	22444					
	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
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	63	1234.11	1357.44	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1254.18	1379.60	
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	376.74	376.74	
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	15	410.23	410.23	
	Rating Area 9	Tobacco User/Non-Tobacco User	16	423.03	423.03	
	Rating Area 9	Tobacco User/Non-Tobacco User	17	435.84	435.84	
	Rating Area 9	Tobacco User/Non-Tobacco User	18	449.63	449.63	
	Rating Area 9	Tobacco User/Non-Tobacco User	19	463.42	463.42	
	Rating Area 9	Tobacco User/Non-Tobacco User	20	477.70	477.70	
	Rating Area 9	Tobacco User/Non-Tobacco User	21	492.48	541.72	
	Rating Area 9	Tobacco User/Non-Tobacco User	22	492.48	541.72	
	Rating Area 9	Tobacco User/Non-Tobacco User	23	492.48	541.72	
	Rating Area 9	Tobacco User/Non-Tobacco User	24	492.48	541.72	
	Rating Area 9	Tobacco User/Non-Tobacco User	25	494.44	543.69	
	Rating Area 9	Tobacco User/Non-Tobacco User	26	504.29	554.52	
	Rating Area 9	Tobacco User/Non-Tobacco User	27	516.11	567.82	
	Rating Area 9	Tobacco User/Non-Tobacco User	28	535.32	589.00	
	Rating Area 9	Tobacco User/Non-Tobacco User	29	551.08	606.23	
	Rating Area 9	Tobacco User/Non-Tobacco User	30	558.95	615.10	
	Rating Area 9	Tobacco User/Non-Tobacco User	31	570.77	627.90	
	Rating Area 9	Tobacco User/Non-Tobacco User	32	582.59	640.71	
	Rating Area 9	Tobacco User/Non-Tobacco User	33	589.98	649.08	
	Rating Area 9	Tobacco User/Non-Tobacco User	34	597.86	657.45	
	Rating Area 9	Tobacco User/Non-Tobacco User	35	601.80	661.88	
	Rating Area 9	Tobacco User/Non-Tobacco User	36	605.74	666.31	
	Rating Area 9	Tobacco User/Non-Tobacco User	37	609.68	670.75	
	Rating Area 9	Tobacco User/Non-Tobacco User	38	613.62	675.18	
	Rating Area 9	Tobacco User/Non-Tobacco User	39	621.50	683.55	
	Rating Area 9	Tobacco User/Non-Tobacco User	40	629.38	692.41	
	Rating Area 9	Tobacco User/Non-Tobacco User	41	641.20	705.22	
	Rating Area 9	Tobacco User/Non-Tobacco User	42	652.52	718.02	
	Rating Area 9	Tobacco User/Non-Tobacco User	43	668.28	735.26	
	Rating Area 9	Tobacco User/Non-Tobacco User	44	687.98	756.93	
	Rating Area 9	Tobacco User/Non-Tobacco User	45	711.13	782.04	
	Rating Area 9	Tobacco User/Non-Tobacco User	46	738.71	812.58	
	Rating Area 9	Tobacco User/Non-Tobacco User	47	769.73	846.56	
	Rating Area 9	Tobacco User/Non-Tobacco User	48	805.19	885.96	
	Rating Area 9	Tobacco User/Non-Tobacco User	49	840.16	924.37	
	Rating Area 9	Tobacco User/Non-Tobacco User	50	879.55	967.71	
	Rating Area 9	Tobacco User/Non-Tobacco User	51	918.46	1010.55	
	Rating Area 9	Tobacco User/Non-Tobacco User	52	961.30	1057.34	
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1004.64	1105.11	
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1051.43	1156.32	
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1098.21	1208.03	
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1148.94	1263.68	
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1200.15	1320.32	
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1254.82	1380.40	
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1281.90	1409.95	
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1336.57	1470.03	
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1383.84	1522.23	
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1414.87	1556.21	

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*	22444				
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
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	63	1453.78	1599.05
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1477.41	1625.16
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	417.11	417.11
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	15	454.18	454.18
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	16	468.36	468.36
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	17	482.53	482.53
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	18	497.80	497.80
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	19	513.07	513.07
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	20	528.88	528.88
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	21	545.24	599.76
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	22	545.24	599.76
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	23	545.24	599.76
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	24	545.24	599.76
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	25	547.42	601.94
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	26	558.32	613.94
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	27	571.41	628.66
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	28	592.67	652.10
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	29	610.12	671.19
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	30	618.84	681.00
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	31	631.93	695.18
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	32	645.01	709.35
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	33	653.19	718.62
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	34	661.92	727.89
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	35	666.28	732.80
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	36	670.64	737.70
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	37	675.00	742.61
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	38	679.36	747.52
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	39	688.09	756.79
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	40	696.81	766.60
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	41	709.90	780.78
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	42	722.44	794.95
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	43	739.89	814.04
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	44	761.69	838.03
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	45	787.32	865.83
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	46	817.85	899.64
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	47	852.20	937.26
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	48	891.46	980.88
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	49	930.17	1023.41
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	50	973.79	1071.39
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	51	1016.87	1118.82
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	52	1064.30	1170.62
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	53	1112.28	1223.51
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	54	1164.08	1280.21
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	55	1215.88	1337.46
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	56	1272.04	1399.08
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	57	1328.74	1461.78
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	58	1389.26	1528.30
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	59	1419.25	1561.01
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	60	1479.77	1627.53
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	61	1532.11	1685.32

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*	22444				
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
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	62	1566.46	1722.95
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	63	1609.54	1770.38
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1635.71	1799.28
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	424.01	424.01
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	15	461.69	461.69
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	16	476.11	476.11
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	17	490.52	490.52
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	18	506.04	506.04
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	19	521.55	521.55
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	20	537.63	537.63
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	21	554.26	609.69
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	22	554.26	609.69
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	23	554.26	609.69
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	24	554.26	609.69
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	25	556.47	611.90
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	26	567.56	624.09
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	27	580.86	639.06
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	28	602.48	662.89
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	29	620.21	682.29
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	30	629.08	692.27
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	31	642.38	706.68
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	32	655.68	721.09
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	33	664.00	730.51
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	34	672.87	739.93
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	35	677.30	744.92
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	36	681.73	749.91
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	37	686.17	754.90
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	38	690.60	759.88
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	39	699.47	769.31
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	40	708.34	779.28
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	41	721.64	793.69
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	42	734.39	808.10
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	43	752.12	827.50
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	44	774.30	851.89
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	45	800.35	880.16
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	46	831.38	914.52
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	47	866.30	952.77
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	48	906.21	997.11
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	49	945.56	1040.34
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	50	989.90	1089.11
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	51	1033.69	1137.33
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	52	1081.91	1189.99
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	53	1130.68	1243.75
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	54	1183.34	1301.39
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	55	1235.99	1359.59
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	56	1293.08	1422.22
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	57	1350.72	1485.96
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	58	1412.24	1553.58
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	59	1442.73	1586.83
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	60	1504.25	1654.45

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*	22444				
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
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	61	1557.46	1713.20
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	62	1592.38	1751.45
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	63	1636.16	1799.67
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1662.77	1829.04
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	327.45	327.45
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	15	356.55	356.55
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	16	367.68	367.68
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	17	378.81	378.81
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	18	390.80	390.80
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	19	402.78	402.78
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	20	415.19	415.19
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	21	428.04	470.84
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	22	428.04	470.84
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	23	428.04	470.84
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	24	428.04	470.84
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	25	429.75	472.55
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	26	438.31	481.97
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	27	448.58	493.53
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	28	465.27	511.93
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	29	478.97	526.91
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	30	485.82	534.62
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	31	496.09	545.75
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	32	506.37	556.87
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	33	512.79	564.15
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	34	519.64	571.43
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	35	523.06	575.28
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	36	526.48	579.13
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	37	529.91	582.98
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	38	533.33	586.84
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	39	540.18	594.11
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	40	547.03	601.82
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	41	557.30	612.95
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	42	567.15	624.08
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	43	580.84	639.06
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	44	597.97	657.89
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	45	618.08	679.72
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	46	642.05	706.26
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	47	669.02	735.79
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	48	699.84	770.04
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	49	730.23	803.42
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	50	764.47	841.09
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	51	798.29	878.33
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	52	835.53	918.99
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	53	873.19	960.51
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	54	913.86	1005.03
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	55	954.52	1049.97
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	56	998.61	1098.34
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	57	1043.12	1147.56
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	58	1090.63	1199.78
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	59	1114.18	1225.47

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*	22444				
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
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	60	1161.69	1277.69
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	61	1202.78	1323.06
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	62	1229.75	1352.59
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	63	1263.56	1389.83
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1284.11	1412.52
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	270.05	270.05
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	15	294.06	294.06
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	16	303.23	303.23
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	17	312.41	312.41
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	18	322.30	322.30
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	19	332.18	332.18
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	20	342.42	342.42
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	21	353.01	388.31
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	22	353.01	388.31
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	23	353.01	388.31
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	24	353.01	388.31
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	25	354.42	389.72
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	26	361.48	397.49
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	27	369.95	407.02
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	28	383.72	422.20
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	29	395.02	434.55
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	30	400.67	440.91
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	31	409.14	450.09
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	32	417.61	459.26
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	33	422.90	465.27
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	34	428.55	471.27
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	35	431.38	474.44
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	36	434.20	477.62
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	37	437.03	480.80
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	38	439.85	483.98
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	39	445.50	489.98
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	40	451.15	496.33
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	41	459.62	505.51
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	42	467.74	514.69
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	43	479.03	527.04
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	44	493.15	542.57
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	45	509.75	560.58
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	46	529.51	582.46
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	47	551.75	606.82
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	48	577.17	635.06
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	49	602.23	662.60
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	50	630.47	693.66
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	51	658.36	724.37
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	52	689.07	757.91
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	53	720.14	792.15
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	54	753.67	828.87
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	55	787.21	865.93
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	56	823.57	905.82
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	57	860.28	946.42
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	58	899.47	989.48

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*	22444				
	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
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	59	918.88	1010.66
	Rating Area 3	Tobacco User/Non-Tobacco User	60	958.07	1053.73
	Rating Area 3	Tobacco User/Non-Tobacco User	61	991.96	1091.15
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1014.19	1115.51
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1042.08	1146.22
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1059.03	1164.93
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1059.03	1164.93
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	318.12	318.12
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	15	346.40	346.40
	Rating Area 9	Tobacco User/Non-Tobacco User	16	357.21	357.21
	Rating Area 9	Tobacco User/Non-Tobacco User	17	368.02	368.02
	Rating Area 9	Tobacco User/Non-Tobacco User	18	379.66	379.66
	Rating Area 9	Tobacco User/Non-Tobacco User	19	391.31	391.31
	Rating Area 9	Tobacco User/Non-Tobacco User	20	403.37	403.37
	Rating Area 9	Tobacco User/Non-Tobacco User	21	415.85	457.43
	Rating Area 9	Tobacco User/Non-Tobacco User	22	415.85	457.43
	Rating Area 9	Tobacco User/Non-Tobacco User	23	415.85	457.43
	Rating Area 9	Tobacco User/Non-Tobacco User	24	415.85	457.43
	Rating Area 9	Tobacco User/Non-Tobacco User	25	417.51	459.09
	Rating Area 9	Tobacco User/Non-Tobacco User	26	425.82	468.24
	Rating Area 9	Tobacco User/Non-Tobacco User	27	435.80	479.47
	Rating Area 9	Tobacco User/Non-Tobacco User	28	452.02	497.35
	Rating Area 9	Tobacco User/Non-Tobacco User	29	465.33	511.90
	Rating Area 9	Tobacco User/Non-Tobacco User	30	471.98	519.39
	Rating Area 9	Tobacco User/Non-Tobacco User	31	481.96	530.20
	Rating Area 9	Tobacco User/Non-Tobacco User	32	491.94	541.01
	Rating Area 9	Tobacco User/Non-Tobacco User	33	498.18	548.08
	Rating Area 9	Tobacco User/Non-Tobacco User	34	504.83	555.15
	Rating Area 9	Tobacco User/Non-Tobacco User	35	508.16	558.89
	Rating Area 9	Tobacco User/Non-Tobacco User	36	511.49	562.63
	Rating Area 9	Tobacco User/Non-Tobacco User	37	514.81	566.38
	Rating Area 9	Tobacco User/Non-Tobacco User	38	518.14	570.12
	Rating Area 9	Tobacco User/Non-Tobacco User	39	524.79	577.19
	Rating Area 9	Tobacco User/Non-Tobacco User	40	531.45	584.67
	Rating Area 9	Tobacco User/Non-Tobacco User	41	541.43	595.49
	Rating Area 9	Tobacco User/Non-Tobacco User	42	550.99	606.30
	Rating Area 9	Tobacco User/Non-Tobacco User	43	564.30	620.85
	Rating Area 9	Tobacco User/Non-Tobacco User	44	580.93	639.15
	Rating Area 9	Tobacco User/Non-Tobacco User	45	600.48	660.36
	Rating Area 9	Tobacco User/Non-Tobacco User	46	623.76	686.14
	Rating Area 9	Tobacco User/Non-Tobacco User	47	649.96	714.83
	Rating Area 9	Tobacco User/Non-Tobacco User	48	679.90	748.10
	Rating Area 9	Tobacco User/Non-Tobacco User	49	709.43	780.54
Rating Area 9	Tobacco User/Non-Tobacco User	50	742.69	817.13	
Rating Area 9	Tobacco User/Non-Tobacco User	51	775.55	853.31	
Rating Area 9	Tobacco User/Non-Tobacco User	52	811.72	892.81	
Rating Area 9	Tobacco User/Non-Tobacco User	53	848.32	933.15	
Rating Area 9	Tobacco User/Non-Tobacco User	54	887.82	976.40	
Rating Area 9	Tobacco User/Non-Tobacco User	55	927.33	1020.06	
Rating Area 9	Tobacco User/Non-Tobacco User	56	970.16	1067.05	
Rating Area 9	Tobacco User/Non-Tobacco User	57	1013.41	1114.87	

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*	22444				
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
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	58	1059.57	1165.61
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	59	1082.44	1190.56
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	60	1128.60	1241.29
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	61	1168.52	1285.37
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	62	1194.72	1314.06
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	63	1227.57	1350.24
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1247.53	1372.28
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	310.25	310.25
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.83	337.83
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	16	348.37	348.37
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.92	358.92
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	18	370.27	370.27
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	19	381.63	381.63
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	20	393.39	393.39
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	21	405.56	446.12
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	22	405.56	446.12
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	23	405.56	446.12
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	24	405.56	446.12
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	25	407.18	447.73
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	26	415.29	456.66
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	27	425.02	467.61
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.84	485.04
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.82	499.24
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	30	460.31	506.54
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	31	470.04	517.08
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	32	479.77	527.63
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.86	534.52
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	34	492.34	541.42
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	35	495.59	545.07
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	36	498.83	548.72
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	37	502.08	552.37
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	38	505.32	556.02
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	39	511.81	562.91
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	40	518.30	570.21
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	41	528.03	580.76
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	42	537.36	591.30
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	43	550.34	605.50
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	44	566.56	623.34
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	45	585.62	644.02
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	46	608.33	669.17
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	47	633.88	697.15
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	48	663.08	729.60
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	49	691.88	761.23
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	50	724.32	796.92
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	51	756.36	832.20
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	52	791.65	870.73
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	53	827.33	910.07
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	54	865.86	952.25
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	55	904.39	994.83
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	56	946.16	1040.66

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*	22444				
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
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	57	988.34	1087.30
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	58	1033.36	1136.77
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	59	1055.66	1161.11
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	60	1100.68	1210.58
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	61	1139.61	1253.57
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	62	1165.16	1281.56
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	63	1197.20	1316.84
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1216.67	1338.33
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	365.47	365.47
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	15	397.96	397.96
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	16	410.38	410.38
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	17	422.80	422.80
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	18	436.18	436.18
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	19	449.56	449.56
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	20	463.41	463.41
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	21	477.75	525.52
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	22	477.75	525.52
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	23	477.75	525.52
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	24	477.75	525.52
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	25	479.65	527.43
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	26	489.21	537.94
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	27	500.67	550.84
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	28	519.31	571.38
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	29	534.59	588.10
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	30	542.24	596.70
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	31	553.70	609.12
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	32	565.17	621.54
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	33	572.34	629.66
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	34	579.98	637.79
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	35	583.80	642.09
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	36	587.62	646.39
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	37	591.45	650.69
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	38	595.27	654.98
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	39	602.91	663.11
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	40	610.55	671.71
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	41	622.02	684.13
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	42	633.01	696.55
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	43	648.30	713.27
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	44	667.41	734.29
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	45	689.86	758.65
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	46	716.61	788.27
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	47	746.71	821.24
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	48	781.11	859.46
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	49	815.03	896.72
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	50	853.25	938.76
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	51	890.99	980.33
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	52	932.55	1025.71
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	53	974.59	1072.05
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	54	1019.98	1121.74
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	55	1065.37	1171.90

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*	22444				
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
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	56	1114.57	1225.89
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	57	1164.26	1280.83
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	58	1217.29	1339.11
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	59	1243.56	1367.78
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	60	1296.59	1426.06
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	61	1342.46	1476.70
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	62	1372.55	1509.67
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	63	1410.30	1551.23
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1433.23	1576.55
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	175.05	175.05
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	15	190.61	190.61
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	16	196.56	196.56
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	17	202.51	202.51
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	18	208.92	208.92
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	19	215.33	215.33
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	20	221.96	221.96
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	21	228.83	251.72
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	22	228.83	251.72
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	23	228.83	251.72
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	24	228.83	251.72
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	25	229.74	252.63
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	26	234.32	257.66
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	27	239.81	263.84
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	28	248.74	273.68
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	29	256.06	281.69
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	30	259.72	285.81
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	31	265.21	291.76
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	32	270.70	297.71
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	33	274.14	301.60
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	34	277.80	305.49
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	35	279.63	307.54
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	36	281.46	309.60
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	37	283.29	311.66
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	38	285.12	313.72
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	39	288.78	317.61
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	40	292.44	321.73
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	41	297.93	327.68
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	42	303.20	333.63
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	43	310.52	341.64
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	44	319.67	351.71
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	45	330.43	363.38
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	46	343.24	377.57
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	47	357.66	393.36
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	48	374.13	411.66
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	49	390.38	429.51
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	50	408.69	449.65
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	51	426.76	469.56
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	52	446.67	491.29
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	53	466.81	513.49
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	54	488.55	537.29

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*	22444				
	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
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	55	510.29	561.32
	Rating Area 3	Tobacco User/Non-Tobacco User	56	533.86	587.17
	Rating Area 3	Tobacco User/Non-Tobacco User	57	557.65	613.49
	Rating Area 3	Tobacco User/Non-Tobacco User	58	583.05	641.41
	Rating Area 3	Tobacco User/Non-Tobacco User	59	595.64	655.13
	Rating Area 3	Tobacco User/Non-Tobacco User	60	621.04	683.05
	Rating Area 3	Tobacco User/Non-Tobacco User	61	643.01	707.31
	Rating Area 3	Tobacco User/Non-Tobacco User	62	657.42	723.10
	Rating Area 3	Tobacco User/Non-Tobacco User	63	675.50	743.00
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	686.48	755.13
	22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	206.21
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	15	224.54	224.54
	Rating Area 9	Tobacco User/Non-Tobacco User	16	231.55	231.55
	Rating Area 9	Tobacco User/Non-Tobacco User	17	238.56	238.56
	Rating Area 9	Tobacco User/Non-Tobacco User	18	246.11	246.11
	Rating Area 9	Tobacco User/Non-Tobacco User	19	253.65	253.65
	Rating Area 9	Tobacco User/Non-Tobacco User	20	261.47	261.47
	Rating Area 9	Tobacco User/Non-Tobacco User	21	269.56	296.52
	Rating Area 9	Tobacco User/Non-Tobacco User	22	269.56	296.52
	Rating Area 9	Tobacco User/Non-Tobacco User	23	269.56	296.52
	Rating Area 9	Tobacco User/Non-Tobacco User	24	269.56	296.52
	Rating Area 9	Tobacco User/Non-Tobacco User	25	270.64	297.59
	Rating Area 9	Tobacco User/Non-Tobacco User	26	276.03	303.52
	Rating Area 9	Tobacco User/Non-Tobacco User	27	282.50	310.80
	Rating Area 9	Tobacco User/Non-Tobacco User	28	293.01	322.39
	Rating Area 9	Tobacco User/Non-Tobacco User	29	301.64	331.83
	Rating Area 9	Tobacco User/Non-Tobacco User	30	305.95	336.68
	Rating Area 9	Tobacco User/Non-Tobacco User	31	312.42	343.69
	Rating Area 9	Tobacco User/Non-Tobacco User	32	318.89	350.69
	Rating Area 9	Tobacco User/Non-Tobacco User	33	322.93	355.28
	Rating Area 9	Tobacco User/Non-Tobacco User	34	327.24	359.86
	Rating Area 9	Tobacco User/Non-Tobacco User	35	329.40	362.29
	Rating Area 9	Tobacco User/Non-Tobacco User	36	331.56	364.71
	Rating Area 9	Tobacco User/Non-Tobacco User	37	333.71	367.14
	Rating Area 9	Tobacco User/Non-Tobacco User	38	335.87	369.56
	Rating Area 9	Tobacco User/Non-Tobacco User	39	340.18	374.15
	Rating Area 9	Tobacco User/Non-Tobacco User	40	344.50	379.00
	Rating Area 9	Tobacco User/Non-Tobacco User	41	350.96	386.01
	Rating Area 9	Tobacco User/Non-Tobacco User	42	357.16	393.02
	Rating Area 9	Tobacco User/Non-Tobacco User	43	365.79	402.45
	Rating Area 9	Tobacco User/Non-Tobacco User	44	376.57	414.31
	Rating Area 9	Tobacco User/Non-Tobacco User	45	389.24	428.06
	Rating Area 9	Tobacco User/Non-Tobacco User	46	404.34	444.77
	Rating Area 9	Tobacco User/Non-Tobacco User	47	421.32	463.37
Rating Area 9	Tobacco User/Non-Tobacco User	48	440.73	484.93	
Rating Area 9	Tobacco User/Non-Tobacco User	49	459.87	505.96	
Rating Area 9	Tobacco User/Non-Tobacco User	50	481.43	529.68	
Rating Area 9	Tobacco User/Non-Tobacco User	51	502.73	553.13	
Rating Area 9	Tobacco User/Non-Tobacco User	52	526.18	578.74	
Rating Area 9	Tobacco User/Non-Tobacco User	53	549.90	604.89	

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*	22444				
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
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	54	575.51	632.92
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	55	601.11	661.23
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	56	628.88	691.69
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	57	656.91	722.69
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	58	686.83	755.57
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	59	701.66	771.74
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	60	731.58	804.63
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	61	757.46	833.20
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	62	774.44	851.80
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	63	795.74	875.25
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	808.67	889.54
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	228.31	228.31
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	15	248.60	248.60
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	16	256.36	256.36
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	17	264.12	264.12
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	18	272.48	272.48
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	19	280.83	280.83
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	20	289.49	289.49
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	21	298.44	328.29
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	22	298.44	328.29
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	23	298.44	328.29
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	24	298.44	328.29
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	25	299.63	329.48
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	26	305.60	336.04
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	27	312.76	344.10
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	28	324.40	356.93
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	29	333.95	367.38
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	30	338.73	372.75
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	31	345.89	380.51
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	32	353.05	388.27
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	33	357.53	393.34
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	34	362.31	398.42
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	35	364.69	401.10
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	36	367.08	403.79
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	37	369.47	406.47
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	38	371.86	409.16
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	39	376.63	414.23
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	40	381.41	419.61
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	41	388.57	427.36
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	42	395.43	435.12
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	43	404.98	445.57
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	44	416.92	458.70
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	45	430.95	473.92
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	46	447.66	492.42
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	47	466.46	513.02
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	48	487.95	536.89
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	49	509.14	560.17
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	50	533.01	586.43
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	51	556.59	612.40
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	52	582.55	640.75

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.				
	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*	22444				
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
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	53	608.82	669.70
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	54	637.17	700.74
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	55	665.52	732.07
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	56	696.26	765.80
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	57	727.30	800.12
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	58	760.42	836.53
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	59	776.84	854.43
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	60	809.96	890.84
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	61	838.61	922.48
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	62	857.42	943.07
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	63	880.99	969.03
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	895.32	984.85
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	232.08	232.08
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	15	252.71	252.71
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	16	260.60	260.60
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	17	268.49	268.49
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	18	276.98	276.98
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	19	285.48	285.48
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	20	294.27	294.27
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	21	303.38	333.72
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	22	303.38	333.72
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	23	303.38	333.72
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	24	303.38	333.72
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	25	304.59	334.93
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	26	310.66	341.60
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	27	317.94	349.79
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	28	329.77	362.84
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	29	339.48	373.46
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	30	344.33	378.92
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	31	351.61	386.80
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	32	358.89	394.69
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	33	363.44	399.85
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	34	368.30	405.01
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	35	370.73	407.74
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	36	373.15	410.47
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	37	375.58	413.20
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	38	378.01	415.93
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	39	382.86	421.09
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	40	387.71	426.55
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	41	395.00	434.43
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	42	401.97	442.32
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	43	411.68	452.94
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	44	423.82	466.29
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	45	438.08	481.76
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	46	455.06	500.57
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	47	474.18	521.50
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	48	496.02	545.77
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	49	517.56	569.44
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	50	541.83	596.13
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	51	565.80	622.53

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*	22444				
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
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	52	592.19	651.35
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	53	618.89	680.78
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	54	647.71	712.33
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	55	676.53	744.18
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	56	707.78	778.46
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	57	739.33	813.35
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	58	773.00	850.36
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	59	789.69	868.57
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	60	823.36	905.58
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	61	852.49	937.74
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	62	871.60	958.67
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	63	895.57	985.06
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	910.13	1001.14
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	239.71	239.71
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	15	261.02	261.02
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	16	269.17	269.17
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	17	277.32	277.32
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	18	286.09	286.09
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	19	294.86	294.86
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	20	303.95	303.95
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	21	313.36	344.69
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	22	313.36	344.69
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	23	313.36	344.69
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	24	313.36	344.69
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	25	314.60	345.94
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	26	320.87	352.83
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	27	328.39	361.29
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	28	340.61	374.77
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	29	350.64	385.74
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	30	355.65	391.38
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	31	363.17	399.52
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	32	370.69	407.67
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	33	375.39	413.00
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	34	380.41	418.32
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	35	382.91	421.14
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	36	385.42	423.96
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	37	387.93	426.78
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	38	390.44	429.60
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	39	395.45	434.93
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	40	400.46	440.57
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	41	407.98	448.72
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	42	415.19	456.87
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	43	425.22	467.83
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	44	437.75	481.62
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	45	452.48	497.60
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	46	470.03	517.03
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	47	489.77	538.65
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	48	512.33	563.72
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	49	534.58	588.16
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	50	559.64	615.73

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*	22444				
	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
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	51	584.40	643.00
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	52	611.66	672.76
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	53	639.24	703.16
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	54	669.00	735.75
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	55	698.77	768.65
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	56	731.05	804.06
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	57	763.64	840.09
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	58	798.42	878.32
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	59	815.65	897.12
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	60	850.43	935.35
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	61	880.52	968.57
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	62	900.26	990.19
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	63	925.01	1017.45
	22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	940.05	1034.06
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	282.38	282.38
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	15	307.48	307.48
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	16	317.08	317.08
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	17	326.68	326.68
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	18	337.01	337.01
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	19	347.35	347.35
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	20	358.05	358.05
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	21	369.13	406.04
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	22	369.13	406.04
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	23	369.13	406.04
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	24	369.13	406.04
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	25	370.60	407.51
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	26	377.98	415.64
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	27	386.84	425.60
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	28	401.24	441.47
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	29	413.05	454.39
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	30	418.96	461.04
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	31	427.82	470.63
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	32	436.68	480.23
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	33	442.21	486.51
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	34	448.12	492.78
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	35	451.07	496.10
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	36	454.02	499.43
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	37	456.98	502.75
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	38	459.93	506.07
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	39	465.84	512.35
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	40	471.74	518.99
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	41	480.60	528.59
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	42	489.09	538.18
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	43	500.90	551.10
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	44	515.67	567.35
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	45	533.02	586.17	
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	46	553.69	609.06	
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	47	576.94	634.53	
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	48	603.52	664.06	
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	49	629.73	692.85	

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*	22444				
	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
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	50	659.26	725.33
	Rating Area 9	Tobacco User/Non-Tobacco User	51	688.42	757.45
	Rating Area 9	Tobacco User/Non-Tobacco User	52	720.53	792.51
	Rating Area 9	Tobacco User/Non-Tobacco User	53	753.02	828.32
	Rating Area 9	Tobacco User/Non-Tobacco User	54	788.08	866.71
	Rating Area 9	Tobacco User/Non-Tobacco User	55	823.15	905.46
	Rating Area 9	Tobacco User/Non-Tobacco User	56	861.17	947.18
	Rating Area 9	Tobacco User/Non-Tobacco User	57	899.56	989.63
	Rating Area 9	Tobacco User/Non-Tobacco User	58	940.53	1034.66
	Rating Area 9	Tobacco User/Non-Tobacco User	59	960.83	1056.81
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1001.81	1101.84
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1037.24	1140.97
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1060.50	1166.44
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1089.66	1198.55
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1107.38	1218.11
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	312.64	312.64
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	15	340.43	340.43
	Rating Area 6	Tobacco User/Non-Tobacco User	16	351.05	351.05
	Rating Area 6	Tobacco User/Non-Tobacco User	17	361.68	361.68
	Rating Area 6	Tobacco User/Non-Tobacco User	18	373.12	373.12
	Rating Area 6	Tobacco User/Non-Tobacco User	19	384.56	384.56
	Rating Area 6	Tobacco User/Non-Tobacco User	20	396.41	396.41
	Rating Area 6	Tobacco User/Non-Tobacco User	21	408.68	449.55
	Rating Area 6	Tobacco User/Non-Tobacco User	22	408.68	449.55
	Rating Area 6	Tobacco User/Non-Tobacco User	23	408.68	449.55
	Rating Area 6	Tobacco User/Non-Tobacco User	24	408.68	449.55
	Rating Area 6	Tobacco User/Non-Tobacco User	25	410.31	451.18
	Rating Area 6	Tobacco User/Non-Tobacco User	26	418.48	460.17
	Rating Area 6	Tobacco User/Non-Tobacco User	27	428.29	471.20
	Rating Area 6	Tobacco User/Non-Tobacco User	28	444.23	488.77
	Rating Area 6	Tobacco User/Non-Tobacco User	29	457.31	503.08
	Rating Area 6	Tobacco User/Non-Tobacco User	30	463.85	510.43
	Rating Area 6	Tobacco User/Non-Tobacco User	31	473.65	521.06
	Rating Area 6	Tobacco User/Non-Tobacco User	32	483.46	531.69
	Rating Area 6	Tobacco User/Non-Tobacco User	33	489.59	538.63
	Rating Area 6	Tobacco User/Non-Tobacco User	34	496.13	545.58
	Rating Area 6	Tobacco User/Non-Tobacco User	35	499.40	549.26
	Rating Area 6	Tobacco User/Non-Tobacco User	36	502.67	552.94
	Rating Area 6	Tobacco User/Non-Tobacco User	37	505.94	556.61
	Rating Area 6	Tobacco User/Non-Tobacco User	38	509.21	560.29
	Rating Area 6	Tobacco User/Non-Tobacco User	39	515.75	567.24
	Rating Area 6	Tobacco User/Non-Tobacco User	40	522.29	574.60
	Rating Area 6	Tobacco User/Non-Tobacco User	41	532.09	585.22
	Rating Area 6	Tobacco User/Non-Tobacco User	42	541.49	595.85
	Rating Area 6	Tobacco User/Non-Tobacco User	43	554.57	610.15
	Rating Area 6	Tobacco User/Non-Tobacco User	44	570.92	628.13
	Rating Area 6	Tobacco User/Non-Tobacco User	45	590.13	648.98
	Rating Area 6	Tobacco User/Non-Tobacco User	46	613.01	674.31
	Rating Area 6	Tobacco User/Non-Tobacco User	47	638.76	702.51
	Rating Area 6	Tobacco User/Non-Tobacco User	48	668.18	735.21

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*	22444				
	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
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	49	697.20	767.08
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	50	729.89	803.05
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	51	762.18	838.60
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	52	797.73	877.42
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	53	833.70	917.07
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	54	872.52	959.57
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	55	911.34	1002.48
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	56	953.44	1048.66
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	57	995.94	1095.66
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	58	1041.30	1145.52
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	59	1063.78	1170.04
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	60	1109.14	1219.89
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	61	1148.38	1263.21
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	62	1174.12	1291.41
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	63	1206.41	1326.97
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1226.02	1348.63
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	317.81	317.81	
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	15	346.06	346.06
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	16	356.86	356.86
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	17	367.66	367.66
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	18	379.29	379.29
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	19	390.92	390.92
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	20	402.97	402.97
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	21	415.44	456.98
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	22	415.44	456.98
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	23	415.44	456.98
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	24	415.44	456.98
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	25	417.10	458.64
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	26	425.41	467.78
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	27	435.38	479.00
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	28	451.58	496.86
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	29	464.87	511.40
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	30	471.52	518.88
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	31	481.49	529.68
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	32	491.46	540.48
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	33	497.69	547.54
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	34	504.34	554.61
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	35	507.66	558.34
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	36	510.99	562.08
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	37	514.31	565.82
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	38	517.63	569.56
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	39	524.28	576.62
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	40	530.93	584.10
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	41	540.90	594.90
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	42	550.45	605.70
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	43	563.75	620.24
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	44	580.36	638.52
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	45	599.89	659.71
	22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	46	623.15	685.47
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	47	649.33	714.13	

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*	22444						
	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		
22444PA0010066 Rating Area 7	Tobacco User/Non-Tobacco User	48	679.24	747.37			
		49	708.73	779.77			
		50	741.97	816.33			
		51	774.79	852.47			
		52	810.93	891.94			
		53	847.49	932.24			
		54	886.95	975.44			
		55	926.42	1019.06			
		56	969.21	1066.01			
		57	1012.42	1113.78			
		58	1058.53	1164.46			
		59	1081.38	1189.39			
		60	1127.49	1240.07			
		61	1167.37	1284.11			
		62	1193.55	1312.78			
		63	1226.36	1348.92			
		64 and over	1246.31	1370.94			
		22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	327.45	327.45
		22444PA0010067 Rating Area 9	Tobacco User/Non-Tobacco User	15	356.55	356.55	
16	367.68			367.68			
17	378.81			378.81			
18	390.80			390.80			
19	402.78			402.78			
20	415.19			415.19			
21	428.04			470.84			
22	428.04			470.84			
23	428.04			470.84			
24	428.04			470.84			
25	429.75			472.55			
26	438.31			481.97			
27	448.58			493.53			
28	465.27			511.93			
29	478.97			526.91			
30	485.82			534.62			
31	496.09			545.75			
32	506.37			556.87			
33	512.79			564.15			
34	519.64			571.43			
35	523.06			575.28			
36	526.48			579.13			
37	529.91			582.98			
38	533.33			586.84			
39	540.18			594.11			
40	547.03			601.82			
41	557.30			612.95			
42	567.15			624.08			
43	580.84			639.06			
44	597.97			657.89			
45	618.08			679.72			
46	642.05			706.26			

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*	22444				
	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
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	47	669.02	735.79
	Rating Area 9	Tobacco User/Non-Tobacco User	48	699.84	770.04
	Rating Area 9	Tobacco User/Non-Tobacco User	49	730.23	803.42
	Rating Area 9	Tobacco User/Non-Tobacco User	50	764.47	841.09
	Rating Area 9	Tobacco User/Non-Tobacco User	51	798.29	878.33
	Rating Area 9	Tobacco User/Non-Tobacco User	52	835.53	918.99
	Rating Area 9	Tobacco User/Non-Tobacco User	53	873.19	960.51
	Rating Area 9	Tobacco User/Non-Tobacco User	54	913.86	1005.03
	Rating Area 9	Tobacco User/Non-Tobacco User	55	954.52	1049.97
	Rating Area 9	Tobacco User/Non-Tobacco User	56	998.61	1098.34
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1043.12	1147.56
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1090.63	1199.78
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1114.18	1225.47
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1161.69	1277.69
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1202.78	1323.06
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1229.75	1352.59
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1263.56	1389.83
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1284.11	1412.52
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	376.74	376.74
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	15	410.23	410.23
	Rating Area 9	Tobacco User/Non-Tobacco User	16	423.03	423.03
	Rating Area 9	Tobacco User/Non-Tobacco User	17	435.84	435.84
	Rating Area 9	Tobacco User/Non-Tobacco User	18	449.63	449.63
	Rating Area 9	Tobacco User/Non-Tobacco User	19	463.42	463.42
	Rating Area 9	Tobacco User/Non-Tobacco User	20	477.70	477.70
	Rating Area 9	Tobacco User/Non-Tobacco User	21	492.48	541.72
	Rating Area 9	Tobacco User/Non-Tobacco User	22	492.48	541.72
	Rating Area 9	Tobacco User/Non-Tobacco User	23	492.48	541.72
	Rating Area 9	Tobacco User/Non-Tobacco User	24	492.48	541.72
	Rating Area 9	Tobacco User/Non-Tobacco User	25	494.44	543.69
	Rating Area 9	Tobacco User/Non-Tobacco User	26	504.29	554.52
	Rating Area 9	Tobacco User/Non-Tobacco User	27	516.11	567.82
	Rating Area 9	Tobacco User/Non-Tobacco User	28	535.32	589.00
	Rating Area 9	Tobacco User/Non-Tobacco User	29	551.08	606.23
	Rating Area 9	Tobacco User/Non-Tobacco User	30	558.95	615.10
	Rating Area 9	Tobacco User/Non-Tobacco User	31	570.77	627.90
	Rating Area 9	Tobacco User/Non-Tobacco User	32	582.59	640.71
	Rating Area 9	Tobacco User/Non-Tobacco User	33	589.98	649.08
	Rating Area 9	Tobacco User/Non-Tobacco User	34	597.86	657.45
	Rating Area 9	Tobacco User/Non-Tobacco User	35	601.80	661.88
	Rating Area 9	Tobacco User/Non-Tobacco User	36	605.74	666.31
	Rating Area 9	Tobacco User/Non-Tobacco User	37	609.68	670.75
	Rating Area 9	Tobacco User/Non-Tobacco User	38	613.62	675.18
	Rating Area 9	Tobacco User/Non-Tobacco User	39	621.50	683.55
	Rating Area 9	Tobacco User/Non-Tobacco User	40	629.38	692.41
	Rating Area 9	Tobacco User/Non-Tobacco User	41	641.20	705.22
	Rating Area 9	Tobacco User/Non-Tobacco User	42	652.52	718.02
	Rating Area 9	Tobacco User/Non-Tobacco User	43	668.28	735.26
	Rating Area 9	Tobacco User/Non-Tobacco User	44	687.98	756.93
	Rating Area 9	Tobacco User/Non-Tobacco User	45	711.13	782.04

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*	22444				
	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
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	46	738.71	812.58
	Rating Area 9	Tobacco User/Non-Tobacco User	47	769.73	846.56
	Rating Area 9	Tobacco User/Non-Tobacco User	48	805.19	885.96
	Rating Area 9	Tobacco User/Non-Tobacco User	49	840.16	924.37
	Rating Area 9	Tobacco User/Non-Tobacco User	50	879.55	967.71
	Rating Area 9	Tobacco User/Non-Tobacco User	51	918.46	1010.55
	Rating Area 9	Tobacco User/Non-Tobacco User	52	961.30	1057.34
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1004.64	1105.11
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1051.43	1156.32
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1098.21	1208.03
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1148.94	1263.68
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1200.15	1320.32
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1254.82	1380.40
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1281.90	1409.95
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1336.57	1470.03
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1383.84	1522.23
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1414.87	1556.21
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1453.78	1599.05
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1477.41	1625.16
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	206.21	206.21
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	15	224.54	224.54
	Rating Area 9	Tobacco User/Non-Tobacco User	16	231.55	231.55
	Rating Area 9	Tobacco User/Non-Tobacco User	17	238.56	238.56
	Rating Area 9	Tobacco User/Non-Tobacco User	18	246.11	246.11
	Rating Area 9	Tobacco User/Non-Tobacco User	19	253.65	253.65
	Rating Area 9	Tobacco User/Non-Tobacco User	20	261.47	261.47
	Rating Area 9	Tobacco User/Non-Tobacco User	21	269.56	296.52
	Rating Area 9	Tobacco User/Non-Tobacco User	22	269.56	296.52
	Rating Area 9	Tobacco User/Non-Tobacco User	23	269.56	296.52
	Rating Area 9	Tobacco User/Non-Tobacco User	24	269.56	296.52
	Rating Area 9	Tobacco User/Non-Tobacco User	25	270.64	297.59
	Rating Area 9	Tobacco User/Non-Tobacco User	26	276.03	303.52
	Rating Area 9	Tobacco User/Non-Tobacco User	27	282.50	310.80
	Rating Area 9	Tobacco User/Non-Tobacco User	28	293.01	322.39
	Rating Area 9	Tobacco User/Non-Tobacco User	29	301.64	331.83
	Rating Area 9	Tobacco User/Non-Tobacco User	30	305.95	336.68
	Rating Area 9	Tobacco User/Non-Tobacco User	31	312.42	343.69
	Rating Area 9	Tobacco User/Non-Tobacco User	32	318.89	350.69
	Rating Area 9	Tobacco User/Non-Tobacco User	33	322.93	355.28
	Rating Area 9	Tobacco User/Non-Tobacco User	34	327.24	359.86
	Rating Area 9	Tobacco User/Non-Tobacco User	35	329.40	362.29
	Rating Area 9	Tobacco User/Non-Tobacco User	36	331.56	364.71
	Rating Area 9	Tobacco User/Non-Tobacco User	37	333.71	367.14
	Rating Area 9	Tobacco User/Non-Tobacco User	38	335.87	369.56
	Rating Area 9	Tobacco User/Non-Tobacco User	39	340.18	374.15
	Rating Area 9	Tobacco User/Non-Tobacco User	40	344.50	379.00
	Rating Area 9	Tobacco User/Non-Tobacco User	41	350.96	386.01
	Rating Area 9	Tobacco User/Non-Tobacco User	42	357.16	393.02
	Rating Area 9	Tobacco User/Non-Tobacco User	43	365.79	402.45
	Rating Area 9	Tobacco User/Non-Tobacco User	44	376.57	414.31

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*	22444				
	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
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	45	389.24	428.06
	Rating Area 9	Tobacco User/Non-Tobacco User	46	404.34	444.77
	Rating Area 9	Tobacco User/Non-Tobacco User	47	421.32	463.37
	Rating Area 9	Tobacco User/Non-Tobacco User	48	440.73	484.93
	Rating Area 9	Tobacco User/Non-Tobacco User	49	459.87	505.96
	Rating Area 9	Tobacco User/Non-Tobacco User	50	481.43	529.68
	Rating Area 9	Tobacco User/Non-Tobacco User	51	502.73	553.13
	Rating Area 9	Tobacco User/Non-Tobacco User	52	526.18	578.74
	Rating Area 9	Tobacco User/Non-Tobacco User	53	549.90	604.89
	Rating Area 9	Tobacco User/Non-Tobacco User	54	575.51	632.92
	Rating Area 9	Tobacco User/Non-Tobacco User	55	601.11	661.23
	Rating Area 9	Tobacco User/Non-Tobacco User	56	628.88	691.69
	Rating Area 9	Tobacco User/Non-Tobacco User	57	656.91	722.69
	Rating Area 9	Tobacco User/Non-Tobacco User	58	686.83	755.57
	Rating Area 9	Tobacco User/Non-Tobacco User	59	701.66	771.74
	Rating Area 9	Tobacco User/Non-Tobacco User	60	731.58	804.63
	Rating Area 9	Tobacco User/Non-Tobacco User	61	757.46	833.20
	Rating Area 9	Tobacco User/Non-Tobacco User	62	774.44	851.80
	Rating Area 9	Tobacco User/Non-Tobacco User	63	795.74	875.25
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	808.67	889.54
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	282.38	282.38
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	15	307.48	307.48
	Rating Area 9	Tobacco User/Non-Tobacco User	16	317.08	317.08
	Rating Area 9	Tobacco User/Non-Tobacco User	17	326.68	326.68
	Rating Area 9	Tobacco User/Non-Tobacco User	18	337.01	337.01
	Rating Area 9	Tobacco User/Non-Tobacco User	19	347.35	347.35
	Rating Area 9	Tobacco User/Non-Tobacco User	20	358.05	358.05
	Rating Area 9	Tobacco User/Non-Tobacco User	21	369.13	406.04
	Rating Area 9	Tobacco User/Non-Tobacco User	22	369.13	406.04
	Rating Area 9	Tobacco User/Non-Tobacco User	23	369.13	406.04
	Rating Area 9	Tobacco User/Non-Tobacco User	24	369.13	406.04
	Rating Area 9	Tobacco User/Non-Tobacco User	25	370.60	407.51
	Rating Area 9	Tobacco User/Non-Tobacco User	26	377.98	415.64
	Rating Area 9	Tobacco User/Non-Tobacco User	27	386.84	425.60
	Rating Area 9	Tobacco User/Non-Tobacco User	28	401.24	441.47
	Rating Area 9	Tobacco User/Non-Tobacco User	29	413.05	454.39
	Rating Area 9	Tobacco User/Non-Tobacco User	30	418.96	461.04
	Rating Area 9	Tobacco User/Non-Tobacco User	31	427.82	470.63
	Rating Area 9	Tobacco User/Non-Tobacco User	32	436.68	480.23
	Rating Area 9	Tobacco User/Non-Tobacco User	33	442.21	486.51
	Rating Area 9	Tobacco User/Non-Tobacco User	34	448.12	492.78
	Rating Area 9	Tobacco User/Non-Tobacco User	35	451.07	496.10
	Rating Area 9	Tobacco User/Non-Tobacco User	36	454.02	499.43
	Rating Area 9	Tobacco User/Non-Tobacco User	37	456.98	502.75
	Rating Area 9	Tobacco User/Non-Tobacco User	38	459.93	506.07
	Rating Area 9	Tobacco User/Non-Tobacco User	39	465.84	512.35
	Rating Area 9	Tobacco User/Non-Tobacco User	40	471.74	518.99
	Rating Area 9	Tobacco User/Non-Tobacco User	41	480.60	528.59
	Rating Area 9	Tobacco User/Non-Tobacco User	42	489.09	538.18
	Rating Area 9	Tobacco User/Non-Tobacco User	43	500.90	551.10

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*	22444					
	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
	22444PA0010070 Rating Area 9	Rating Area 9	Tobacco User/Non-Tobacco User	44	515.67	567.35
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	45	533.02	586.17
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	46	553.69	609.06
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	47	576.94	634.53
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	48	603.52	664.06
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	49	629.73	692.85
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	50	659.26	725.33
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	51	688.42	757.45
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	52	720.53	792.51
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	53	753.02	828.32
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	54	788.08	866.71
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	55	823.15	905.46
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	56	861.17	947.18
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	57	899.56	989.63
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	58	940.53	1034.66
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	59	960.83	1056.81
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	60	1001.81	1101.84
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	61	1037.24	1140.97
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	62	1060.50	1166.44
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	63	1089.66	1198.55
	22444PA0010070 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1107.38	1218.11
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	404.63	404.63	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	15	440.60	440.60	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	16	454.35	454.35	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	17	468.10	468.10	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	18	482.91	482.91	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	19	497.72	497.72	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	20	513.06	513.06	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	21	528.93	581.83	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	22	528.93	581.83	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	23	528.93	581.83	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	24	528.93	581.83	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	25	531.04	583.94	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	26	541.62	595.57	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	27	554.32	609.86	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	28	574.95	632.60	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	29	591.87	651.11	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	30	600.33	660.63	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	31	613.03	674.38	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	32	625.72	688.14	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	33	633.66	697.13	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	34	642.12	706.12	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	35	646.35	710.88	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	36	650.58	715.64	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	37	654.81	720.40	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	38	659.05	725.16	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	39	667.51	734.15	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	40	675.97	743.67	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	41	688.67	757.43	
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	42	700.83	771.18	

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*	22444				
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
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	43	717.76	789.69
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	44	738.91	812.96
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	45	763.77	839.94
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	46	793.39	872.73
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	47	826.72	909.23
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	48	864.80	951.54
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	49	902.35	992.80
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	50	944.67	1039.35
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	51	986.45	1085.36
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	52	1032.47	1135.61
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	53	1079.02	1186.92
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	54	1129.26	1241.93
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	55	1179.51	1297.46
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	56	1233.99	1357.23
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	57	1289.00	1418.06
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	58	1347.71	1482.59
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	59	1376.80	1514.32
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	60	1435.51	1578.85
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	61	1486.29	1634.92
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	62	1519.61	1671.42
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	63	1561.40	1717.43
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1586.79	1745.47
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	404.63	404.63
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	15	440.60	440.60
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	16	454.35	454.35
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	17	468.10	468.10
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	18	482.91	482.91
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	19	497.72	497.72
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	20	513.06	513.06
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	21	528.93	581.83
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	22	528.93	581.83
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	23	528.93	581.83
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	24	528.93	581.83
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	25	531.04	583.94
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	26	541.62	595.57
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	27	554.32	609.86
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	28	574.95	632.60
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	29	591.87	651.11
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	30	600.33	660.63
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	31	613.03	674.38
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	32	625.72	688.14
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	33	633.66	697.13
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	34	642.12	706.12
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	35	646.35	710.88
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	36	650.58	715.64
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	37	654.81	720.40
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	38	659.05	725.16
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	39	667.51	734.15
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	40	675.97	743.67
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	41	688.67	757.43

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*	22444				
	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
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	42	700.83	771.18
	Rating Area 6	Tobacco User/Non-Tobacco User	43	717.76	789.69
	Rating Area 6	Tobacco User/Non-Tobacco User	44	738.91	812.96
	Rating Area 6	Tobacco User/Non-Tobacco User	45	763.77	839.94
	Rating Area 6	Tobacco User/Non-Tobacco User	46	793.39	872.73
	Rating Area 6	Tobacco User/Non-Tobacco User	47	826.72	909.23
	Rating Area 6	Tobacco User/Non-Tobacco User	48	864.80	951.54
	Rating Area 6	Tobacco User/Non-Tobacco User	49	902.35	992.80
	Rating Area 6	Tobacco User/Non-Tobacco User	50	944.67	1039.35
	Rating Area 6	Tobacco User/Non-Tobacco User	51	986.45	1085.36
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1032.47	1135.61
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1079.02	1186.92
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1129.26	1241.93
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1179.51	1297.46
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1233.99	1357.23
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1289.00	1418.06
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1347.71	1482.59
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1376.80	1514.32
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1435.51	1578.85
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1486.29	1634.92
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1519.61	1671.42
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1561.40	1717.43
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1586.79	1745.47
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	310.25	310.25
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.83	337.83
	Rating Area 3	Tobacco User/Non-Tobacco User	16	348.37	348.37
	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.92	358.92
	Rating Area 3	Tobacco User/Non-Tobacco User	18	370.27	370.27
	Rating Area 3	Tobacco User/Non-Tobacco User	19	381.63	381.63
	Rating Area 3	Tobacco User/Non-Tobacco User	20	393.39	393.39
	Rating Area 3	Tobacco User/Non-Tobacco User	21	405.56	446.12
	Rating Area 3	Tobacco User/Non-Tobacco User	22	405.56	446.12
	Rating Area 3	Tobacco User/Non-Tobacco User	23	405.56	446.12
	Rating Area 3	Tobacco User/Non-Tobacco User	24	405.56	446.12
	Rating Area 3	Tobacco User/Non-Tobacco User	25	407.18	447.73
	Rating Area 3	Tobacco User/Non-Tobacco User	26	415.29	456.66
	Rating Area 3	Tobacco User/Non-Tobacco User	27	425.02	467.61
	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.84	485.04
	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.82	499.24
	Rating Area 3	Tobacco User/Non-Tobacco User	30	460.31	506.54
	Rating Area 3	Tobacco User/Non-Tobacco User	31	470.04	517.08
	Rating Area 3	Tobacco User/Non-Tobacco User	32	479.77	527.63
	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.86	534.52
	Rating Area 3	Tobacco User/Non-Tobacco User	34	492.34	541.42
	Rating Area 3	Tobacco User/Non-Tobacco User	35	495.59	545.07
	Rating Area 3	Tobacco User/Non-Tobacco User	36	498.83	548.72
	Rating Area 3	Tobacco User/Non-Tobacco User	37	502.08	552.37
	Rating Area 3	Tobacco User/Non-Tobacco User	38	505.32	556.02
	Rating Area 3	Tobacco User/Non-Tobacco User	39	511.81	562.91
	Rating Area 3	Tobacco User/Non-Tobacco User	40	518.30	570.21

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*	22444				
	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
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	41	528.03	580.76
	Rating Area 3	Tobacco User/Non-Tobacco User	42	537.36	591.30
	Rating Area 3	Tobacco User/Non-Tobacco User	43	550.34	605.50
	Rating Area 3	Tobacco User/Non-Tobacco User	44	566.56	623.34
	Rating Area 3	Tobacco User/Non-Tobacco User	45	585.62	644.02
	Rating Area 3	Tobacco User/Non-Tobacco User	46	608.33	669.17
	Rating Area 3	Tobacco User/Non-Tobacco User	47	633.88	697.15
	Rating Area 3	Tobacco User/Non-Tobacco User	48	663.08	729.60
	Rating Area 3	Tobacco User/Non-Tobacco User	49	691.88	761.23
	Rating Area 3	Tobacco User/Non-Tobacco User	50	724.32	796.92
	Rating Area 3	Tobacco User/Non-Tobacco User	51	756.36	832.20
	Rating Area 3	Tobacco User/Non-Tobacco User	52	791.65	870.73
	Rating Area 3	Tobacco User/Non-Tobacco User	53	827.33	910.07
	Rating Area 3	Tobacco User/Non-Tobacco User	54	865.86	952.25
	Rating Area 3	Tobacco User/Non-Tobacco User	55	904.39	994.83
	Rating Area 3	Tobacco User/Non-Tobacco User	56	946.16	1040.66
	Rating Area 3	Tobacco User/Non-Tobacco User	57	988.34	1087.30
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1033.36	1136.77
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1055.66	1161.11
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1100.68	1210.58
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1139.61	1253.57
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1165.16	1281.56
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1197.20	1316.84
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1216.67	1338.33
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	404.63	404.63
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	15	440.60	440.60
	Rating Area 6	Tobacco User/Non-Tobacco User	16	454.35	454.35
	Rating Area 6	Tobacco User/Non-Tobacco User	17	468.10	468.10
	Rating Area 6	Tobacco User/Non-Tobacco User	18	482.91	482.91
	Rating Area 6	Tobacco User/Non-Tobacco User	19	497.72	497.72
	Rating Area 6	Tobacco User/Non-Tobacco User	20	513.06	513.06
	Rating Area 6	Tobacco User/Non-Tobacco User	21	528.93	581.83
	Rating Area 6	Tobacco User/Non-Tobacco User	22	528.93	581.83
	Rating Area 6	Tobacco User/Non-Tobacco User	23	528.93	581.83
	Rating Area 6	Tobacco User/Non-Tobacco User	24	528.93	581.83
	Rating Area 6	Tobacco User/Non-Tobacco User	25	531.04	583.94
	Rating Area 6	Tobacco User/Non-Tobacco User	26	541.62	595.57
	Rating Area 6	Tobacco User/Non-Tobacco User	27	554.32	609.86
	Rating Area 6	Tobacco User/Non-Tobacco User	28	574.95	632.60
	Rating Area 6	Tobacco User/Non-Tobacco User	29	591.87	651.11
	Rating Area 6	Tobacco User/Non-Tobacco User	30	600.33	660.63
	Rating Area 6	Tobacco User/Non-Tobacco User	31	613.03	674.38
	Rating Area 6	Tobacco User/Non-Tobacco User	32	625.72	688.14
	Rating Area 6	Tobacco User/Non-Tobacco User	33	633.66	697.13
	Rating Area 6	Tobacco User/Non-Tobacco User	34	642.12	706.12
	Rating Area 6	Tobacco User/Non-Tobacco User	35	646.35	710.88
	Rating Area 6	Tobacco User/Non-Tobacco User	36	650.58	715.64
	Rating Area 6	Tobacco User/Non-Tobacco User	37	654.81	720.40
	Rating Area 6	Tobacco User/Non-Tobacco User	38	659.05	725.16
	Rating Area 6	Tobacco User/Non-Tobacco User	39	667.51	734.15

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*	22444				
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
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	40	675.97	743.67
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	41	688.67	757.43
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	42	700.83	771.18
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	43	717.76	789.69
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	44	738.91	812.96
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	45	763.77	839.94
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	46	793.39	872.73
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	47	826.72	909.23
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	48	864.80	951.54
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	49	902.35	992.80
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	50	944.67	1039.35
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	51	986.45	1085.36
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	52	1032.47	1135.61
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	53	1079.02	1186.92
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	54	1129.26	1241.93
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	55	1179.51	1297.46
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	56	1233.99	1357.23
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	57	1289.00	1418.06
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	58	1347.71	1482.59
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	59	1376.80	1514.32
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	60	1435.51	1578.85
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	61	1486.29	1634.92
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	62	1519.61	1671.42
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	63	1561.40	1717.43
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1586.79	1745.47
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	310.25	310.25
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.83	337.83
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	16	348.37	348.37
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.92	358.92
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	18	370.27	370.27
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	19	381.63	381.63
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	20	393.39	393.39
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	21	405.56	446.12
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	22	405.56	446.12
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	23	405.56	446.12
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	24	405.56	446.12
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	25	407.18	447.73
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	26	415.29	456.66
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	27	425.02	467.61
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.84	485.04
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.82	499.24
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	30	460.31	506.54
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	31	470.04	517.08
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	32	479.77	527.63
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.86	534.52
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	34	492.34	541.42
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	35	495.59	545.07
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	36	498.83	548.72
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	37	502.08	552.37
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	38	505.32	556.02

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.					
		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*	22444						
	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		
22444PA0010075 Rating Area 3	Tobacco User/Non-Tobacco User	39	511.81	562.91			
		40	518.30	570.21			
		41	528.03	580.76			
		42	537.36	591.30			
		43	550.34	605.50			
		44	566.56	623.34			
		45	585.62	644.02			
		46	608.33	669.17			
		47	633.88	697.15			
		48	663.08	729.60			
		49	691.88	761.23			
		50	724.32	796.92			
		51	756.36	832.20			
		52	791.65	870.73			
		53	827.33	910.07			
		54	865.86	952.25			
		55	904.39	994.83			
		56	946.16	1040.66			
		57	988.34	1087.30			
		58	1033.36	1136.77			
		59	1055.66	1161.11			
		60	1100.68	1210.58			
		61	1139.61	1253.57			
		62	1165.16	1281.56			
		63	1197.20	1316.84			
		64 and over	1216.67	1338.33			
		22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	270.05	270.05
		22444PA0010076 Rating Area 3	Tobacco User/Non-Tobacco User	15	294.06	294.06	
16	303.23			303.23			
17	312.41			312.41			
18	322.30			322.30			
19	332.18			332.18			
20	342.42			342.42			
21	353.01			388.31			
22	353.01			388.31			
23	353.01			388.31			
24	353.01			388.31			
25	354.42			389.72			
26	361.48			397.49			
27	369.95			407.02			
28	383.72			422.20			
29	395.02			434.55			
30	400.67			440.91			
31	409.14			450.09			
32	417.61			459.26			
33	422.90			465.27			
34	428.55			471.27			
35	431.38			474.44			
36	434.20			477.62			
37	437.03			480.80			

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*	22444				
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
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	38	439.85	483.98
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	39	445.50	489.98
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	40	451.15	496.33
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	41	459.62	505.51
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	42	467.74	514.69
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	43	479.03	527.04
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	44	493.15	542.57
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	45	509.75	560.58
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	46	529.51	582.46
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	47	551.75	606.82
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	48	577.17	635.06
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	49	602.23	662.60
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	50	630.47	693.66
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	51	658.36	724.37
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	52	689.07	757.91
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	53	720.14	792.15
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	54	753.67	828.87
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	55	787.21	865.93
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	56	823.57	905.82
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	57	860.28	946.42
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	58	899.47	989.48
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	59	918.88	1010.66
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	60	958.07	1053.73
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	61	991.96	1091.15
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	62	1014.19	1115.51
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	63	1042.08	1146.22
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1059.03	1164.93
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	352.20	352.20
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	15	383.51	383.51
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	16	395.48	395.48
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	17	407.45	407.45
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	18	420.34	420.34
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	19	433.23	433.23
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	20	446.58	446.58
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	21	460.40	506.44
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	22	460.40	506.44
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	23	460.40	506.44
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	24	460.40	506.44
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	25	462.24	508.28
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	26	471.45	518.41
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	27	482.50	530.84
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	28	500.45	550.63
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	29	515.18	566.75
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	30	522.55	575.04
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	31	533.60	587.01
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	32	544.65	598.98
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	33	551.56	606.80
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	34	558.92	614.63
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	35	562.60	618.77
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	36	566.29	622.92

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*	22444				
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
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	37	569.97	627.06
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	38	573.65	631.20
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	39	581.02	639.03
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	40	588.39	647.32
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	41	599.44	659.29
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	42	610.03	671.26
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	43	624.76	687.37
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	44	643.17	707.63
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	45	664.81	731.11
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	46	690.60	759.65
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	47	719.60	791.42
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	48	752.75	828.25
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	49	785.44	864.16
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	50	822.27	904.68
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	51	858.64	944.73
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	52	898.69	988.47
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	53	939.21	1033.13
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	54	982.95	1081.01
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	55	1026.69	1129.35
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	56	1074.11	1181.38
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	57	1121.99	1234.32
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	58	1173.09	1290.49
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	59	1198.41	1318.12
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	60	1249.52	1374.28
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	61	1293.72	1423.09
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	62	1322.72	1454.85
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	63	1359.09	1494.91
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1381.19	1519.31
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	352.20	352.20
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	15	383.51	383.51
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	16	395.48	395.48
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	17	407.45	407.45
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	18	420.34	420.34
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	19	433.23	433.23
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	20	446.58	446.58
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	21	460.40	506.44
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	22	460.40	506.44
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	23	460.40	506.44
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	24	460.40	506.44
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	25	462.24	508.28
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	26	471.45	518.41
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	27	482.50	530.84
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	28	500.45	550.63
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	29	515.18	566.75
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	30	522.55	575.04
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	31	533.60	587.01
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	32	544.65	598.98
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	33	551.56	606.80
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	34	558.92	614.63
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	35	562.60	618.77

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*	22444				
	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
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	36	566.29	622.92
	Rating Area 6	Tobacco User/Non-Tobacco User	37	569.97	627.06
	Rating Area 6	Tobacco User/Non-Tobacco User	38	573.65	631.20
	Rating Area 6	Tobacco User/Non-Tobacco User	39	581.02	639.03
	Rating Area 6	Tobacco User/Non-Tobacco User	40	588.39	647.32
	Rating Area 6	Tobacco User/Non-Tobacco User	41	599.44	659.29
	Rating Area 6	Tobacco User/Non-Tobacco User	42	610.03	671.26
	Rating Area 6	Tobacco User/Non-Tobacco User	43	624.76	687.37
	Rating Area 6	Tobacco User/Non-Tobacco User	44	643.17	707.63
	Rating Area 6	Tobacco User/Non-Tobacco User	45	664.81	731.11
	Rating Area 6	Tobacco User/Non-Tobacco User	46	690.60	759.65
	Rating Area 6	Tobacco User/Non-Tobacco User	47	719.60	791.42
	Rating Area 6	Tobacco User/Non-Tobacco User	48	752.75	828.25
	Rating Area 6	Tobacco User/Non-Tobacco User	49	785.44	864.16
	Rating Area 6	Tobacco User/Non-Tobacco User	50	822.27	904.68
	Rating Area 6	Tobacco User/Non-Tobacco User	51	858.64	944.73
	Rating Area 6	Tobacco User/Non-Tobacco User	52	898.69	988.47
	Rating Area 6	Tobacco User/Non-Tobacco User	53	939.21	1033.13
	Rating Area 6	Tobacco User/Non-Tobacco User	54	982.95	1081.01
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1026.69	1129.35
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1074.11	1181.38
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1121.99	1234.32
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1173.09	1290.49
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1198.41	1318.12
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1249.52	1374.28
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1293.72	1423.09
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1322.72	1454.85
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1359.09	1494.91
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1381.19	1519.31
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	270.05	270.05
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	15	294.06	294.06
	Rating Area 3	Tobacco User/Non-Tobacco User	16	303.23	303.23
	Rating Area 3	Tobacco User/Non-Tobacco User	17	312.41	312.41
	Rating Area 3	Tobacco User/Non-Tobacco User	18	322.30	322.30
	Rating Area 3	Tobacco User/Non-Tobacco User	19	332.18	332.18
	Rating Area 3	Tobacco User/Non-Tobacco User	20	342.42	342.42
	Rating Area 3	Tobacco User/Non-Tobacco User	21	353.01	388.31
	Rating Area 3	Tobacco User/Non-Tobacco User	22	353.01	388.31
	Rating Area 3	Tobacco User/Non-Tobacco User	23	353.01	388.31
	Rating Area 3	Tobacco User/Non-Tobacco User	24	353.01	388.31
	Rating Area 3	Tobacco User/Non-Tobacco User	25	354.42	389.72
	Rating Area 3	Tobacco User/Non-Tobacco User	26	361.48	397.49
	Rating Area 3	Tobacco User/Non-Tobacco User	27	369.95	407.02
	Rating Area 3	Tobacco User/Non-Tobacco User	28	383.72	422.20
	Rating Area 3	Tobacco User/Non-Tobacco User	29	395.02	434.55
	Rating Area 3	Tobacco User/Non-Tobacco User	30	400.67	440.91
	Rating Area 3	Tobacco User/Non-Tobacco User	31	409.14	450.09
	Rating Area 3	Tobacco User/Non-Tobacco User	32	417.61	459.26
	Rating Area 3	Tobacco User/Non-Tobacco User	33	422.90	465.27
	Rating Area 3	Tobacco User/Non-Tobacco User	34	428.55	471.27

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*	22444				
	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
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	35	431.38	474.44
	Rating Area 3	Tobacco User/Non-Tobacco User	36	434.20	477.62
	Rating Area 3	Tobacco User/Non-Tobacco User	37	437.03	480.80
	Rating Area 3	Tobacco User/Non-Tobacco User	38	439.85	483.98
	Rating Area 3	Tobacco User/Non-Tobacco User	39	445.50	489.98
	Rating Area 3	Tobacco User/Non-Tobacco User	40	451.15	496.33
	Rating Area 3	Tobacco User/Non-Tobacco User	41	459.62	505.51
	Rating Area 3	Tobacco User/Non-Tobacco User	42	467.74	514.69
	Rating Area 3	Tobacco User/Non-Tobacco User	43	479.03	527.04
	Rating Area 3	Tobacco User/Non-Tobacco User	44	493.15	542.57
	Rating Area 3	Tobacco User/Non-Tobacco User	45	509.75	560.58
	Rating Area 3	Tobacco User/Non-Tobacco User	46	529.51	582.46
	Rating Area 3	Tobacco User/Non-Tobacco User	47	551.75	606.82
	Rating Area 3	Tobacco User/Non-Tobacco User	48	577.17	635.06
	Rating Area 3	Tobacco User/Non-Tobacco User	49	602.23	662.60
	Rating Area 3	Tobacco User/Non-Tobacco User	50	630.47	693.66
	Rating Area 3	Tobacco User/Non-Tobacco User	51	658.36	724.37
	Rating Area 3	Tobacco User/Non-Tobacco User	52	689.07	757.91
	Rating Area 3	Tobacco User/Non-Tobacco User	53	720.14	792.15
	Rating Area 3	Tobacco User/Non-Tobacco User	54	753.67	828.87
	Rating Area 3	Tobacco User/Non-Tobacco User	55	787.21	865.93
	Rating Area 3	Tobacco User/Non-Tobacco User	56	823.57	905.82
	Rating Area 3	Tobacco User/Non-Tobacco User	57	860.28	946.42
	Rating Area 3	Tobacco User/Non-Tobacco User	58	899.47	989.48
	Rating Area 3	Tobacco User/Non-Tobacco User	59	918.88	1010.66
	Rating Area 3	Tobacco User/Non-Tobacco User	60	958.07	1053.73
	Rating Area 3	Tobacco User/Non-Tobacco User	61	991.96	1091.15
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1014.19	1115.51
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1042.08	1146.22
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1059.03	1164.93
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	352.20	352.20
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	15	383.51	383.51
	Rating Area 6	Tobacco User/Non-Tobacco User	16	395.48	395.48
	Rating Area 6	Tobacco User/Non-Tobacco User	17	407.45	407.45
	Rating Area 6	Tobacco User/Non-Tobacco User	18	420.34	420.34
	Rating Area 6	Tobacco User/Non-Tobacco User	19	433.23	433.23
	Rating Area 6	Tobacco User/Non-Tobacco User	20	446.58	446.58
	Rating Area 6	Tobacco User/Non-Tobacco User	21	460.40	506.44
	Rating Area 6	Tobacco User/Non-Tobacco User	22	460.40	506.44
	Rating Area 6	Tobacco User/Non-Tobacco User	23	460.40	506.44
	Rating Area 6	Tobacco User/Non-Tobacco User	24	460.40	506.44
	Rating Area 6	Tobacco User/Non-Tobacco User	25	462.24	508.28
	Rating Area 6	Tobacco User/Non-Tobacco User	26	471.45	518.41
	Rating Area 6	Tobacco User/Non-Tobacco User	27	482.50	530.84
	Rating Area 6	Tobacco User/Non-Tobacco User	28	500.45	550.63
	Rating Area 6	Tobacco User/Non-Tobacco User	29	515.18	566.75
	Rating Area 6	Tobacco User/Non-Tobacco User	30	522.55	575.04
	Rating Area 6	Tobacco User/Non-Tobacco User	31	533.60	587.01
	Rating Area 6	Tobacco User/Non-Tobacco User	32	544.65	598.98
	Rating Area 6	Tobacco User/Non-Tobacco User	33	551.56	606.80

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*	22444				
	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
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	34	558.92	614.63
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	35	562.60	618.77
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	36	566.29	622.92
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	37	569.97	627.06
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	38	573.65	631.20
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	39	581.02	639.03
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	40	588.39	647.32
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	41	599.44	659.29
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	42	610.03	671.26
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	43	624.76	687.37
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	44	643.17	707.63
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	45	664.81	731.11
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	46	690.60	759.65
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	47	719.60	791.42
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	48	752.75	828.25
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	49	785.44	864.16
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	50	822.27	904.68
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	51	858.64	944.73
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	52	898.69	988.47
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	53	939.21	1033.13
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	54	982.95	1081.01
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	55	1026.69	1129.35
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	56	1074.11	1181.38
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	57	1121.99	1234.32
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	58	1173.09	1290.49
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	59	1198.41	1318.12
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	60	1249.52	1374.28
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	61	1293.72	1423.09
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	62	1322.72	1454.85
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	63	1359.09	1494.91
	22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1381.19	1519.31
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	270.05	270.05	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	15	294.06	294.06	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	16	303.23	303.23	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	17	312.41	312.41	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	18	322.30	322.30	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	19	332.18	332.18	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	20	342.42	342.42	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	21	353.01	388.31	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	22	353.01	388.31	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	23	353.01	388.31	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	24	353.01	388.31	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	25	354.42	389.72	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	26	361.48	397.49	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	27	369.95	407.02	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	28	383.72	422.20	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	29	395.02	434.55	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	30	400.67	440.91	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	31	409.14	450.09	
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	32	417.61	459.26	

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*	22444				
	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
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	33	422.90	465.27
	Rating Area 3	Tobacco User/Non-Tobacco User	34	428.55	471.27
	Rating Area 3	Tobacco User/Non-Tobacco User	35	431.38	474.44
	Rating Area 3	Tobacco User/Non-Tobacco User	36	434.20	477.62
	Rating Area 3	Tobacco User/Non-Tobacco User	37	437.03	480.80
	Rating Area 3	Tobacco User/Non-Tobacco User	38	439.85	483.98
	Rating Area 3	Tobacco User/Non-Tobacco User	39	445.50	489.98
	Rating Area 3	Tobacco User/Non-Tobacco User	40	451.15	496.33
	Rating Area 3	Tobacco User/Non-Tobacco User	41	459.62	505.51
	Rating Area 3	Tobacco User/Non-Tobacco User	42	467.74	514.69
	Rating Area 3	Tobacco User/Non-Tobacco User	43	479.03	527.04
	Rating Area 3	Tobacco User/Non-Tobacco User	44	493.15	542.57
	Rating Area 3	Tobacco User/Non-Tobacco User	45	509.75	560.58
	Rating Area 3	Tobacco User/Non-Tobacco User	46	529.51	582.46
	Rating Area 3	Tobacco User/Non-Tobacco User	47	551.75	606.82
	Rating Area 3	Tobacco User/Non-Tobacco User	48	577.17	635.06
	Rating Area 3	Tobacco User/Non-Tobacco User	49	602.23	662.60
	Rating Area 3	Tobacco User/Non-Tobacco User	50	630.47	693.66
	Rating Area 3	Tobacco User/Non-Tobacco User	51	658.36	724.37
	Rating Area 3	Tobacco User/Non-Tobacco User	52	689.07	757.91
	Rating Area 3	Tobacco User/Non-Tobacco User	53	720.14	792.15
	Rating Area 3	Tobacco User/Non-Tobacco User	54	753.67	828.87
	Rating Area 3	Tobacco User/Non-Tobacco User	55	787.21	865.93
	Rating Area 3	Tobacco User/Non-Tobacco User	56	823.57	905.82
	Rating Area 3	Tobacco User/Non-Tobacco User	57	860.28	946.42
	Rating Area 3	Tobacco User/Non-Tobacco User	58	899.47	989.48
	Rating Area 3	Tobacco User/Non-Tobacco User	59	918.88	1010.66
	Rating Area 3	Tobacco User/Non-Tobacco User	60	958.07	1053.73
	Rating Area 3	Tobacco User/Non-Tobacco User	61	991.96	1091.15
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1014.19	1115.51
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1042.08	1146.22
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1059.03	1164.93
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	288.77	288.77
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	15	314.43	314.43
	Rating Area 5	Tobacco User/Non-Tobacco User	16	324.25	324.25
	Rating Area 5	Tobacco User/Non-Tobacco User	17	334.06	334.06
	Rating Area 5	Tobacco User/Non-Tobacco User	18	344.63	344.63
	Rating Area 5	Tobacco User/Non-Tobacco User	19	355.20	355.20
	Rating Area 5	Tobacco User/Non-Tobacco User	20	366.15	366.15
	Rating Area 5	Tobacco User/Non-Tobacco User	21	377.48	415.22
	Rating Area 5	Tobacco User/Non-Tobacco User	22	377.48	415.22
	Rating Area 5	Tobacco User/Non-Tobacco User	23	377.48	415.22
	Rating Area 5	Tobacco User/Non-Tobacco User	24	377.48	415.22
	Rating Area 5	Tobacco User/Non-Tobacco User	25	378.98	416.73
	Rating Area 5	Tobacco User/Non-Tobacco User	26	386.53	425.03
	Rating Area 5	Tobacco User/Non-Tobacco User	27	395.59	435.22
	Rating Area 5	Tobacco User/Non-Tobacco User	28	410.31	451.46
	Rating Area 5	Tobacco User/Non-Tobacco User	29	422.39	464.67
	Rating Area 5	Tobacco User/Non-Tobacco User	30	428.43	471.46
	Rating Area 5	Tobacco User/Non-Tobacco User	31	437.49	481.28

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*	22444				
	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
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	32	446.55	491.09
	Rating Area 5	Tobacco User/Non-Tobacco User	33	452.21	497.51
	Rating Area 5	Tobacco User/Non-Tobacco User	34	458.25	503.92
	Rating Area 5	Tobacco User/Non-Tobacco User	35	461.27	507.32
	Rating Area 5	Tobacco User/Non-Tobacco User	36	464.29	510.72
	Rating Area 5	Tobacco User/Non-Tobacco User	37	467.31	514.12
	Rating Area 5	Tobacco User/Non-Tobacco User	38	470.33	517.51
	Rating Area 5	Tobacco User/Non-Tobacco User	39	476.37	523.93
	Rating Area 5	Tobacco User/Non-Tobacco User	40	482.41	530.72
	Rating Area 5	Tobacco User/Non-Tobacco User	41	491.47	540.54
	Rating Area 5	Tobacco User/Non-Tobacco User	42	500.15	550.35
	Rating Area 5	Tobacco User/Non-Tobacco User	43	512.23	563.56
	Rating Area 5	Tobacco User/Non-Tobacco User	44	527.33	580.17
	Rating Area 5	Tobacco User/Non-Tobacco User	45	545.07	599.42
	Rating Area 5	Tobacco User/Non-Tobacco User	46	566.21	622.83
	Rating Area 5	Tobacco User/Non-Tobacco User	47	589.99	648.87
	Rating Area 5	Tobacco User/Non-Tobacco User	48	617.17	679.07
	Rating Area 5	Tobacco User/Non-Tobacco User	49	643.97	708.51
	Rating Area 5	Tobacco User/Non-Tobacco User	50	674.16	741.73
	Rating Area 5	Tobacco User/Non-Tobacco User	51	703.98	774.57
	Rating Area 5	Tobacco User/Non-Tobacco User	52	736.82	810.43
	Rating Area 5	Tobacco User/Non-Tobacco User	53	770.04	847.04
	Rating Area 5	Tobacco User/Non-Tobacco User	54	805.90	886.30
	Rating Area 5	Tobacco User/Non-Tobacco User	55	841.76	925.94
	Rating Area 5	Tobacco User/Non-Tobacco User	56	880.64	968.59
	Rating Area 5	Tobacco User/Non-Tobacco User	57	919.90	1012.00
	Rating Area 5	Tobacco User/Non-Tobacco User	58	961.80	1058.05
	Rating Area 5	Tobacco User/Non-Tobacco User	59	982.56	1080.70
	Rating Area 5	Tobacco User/Non-Tobacco User	60	1024.46	1126.75
	Rating Area 5	Tobacco User/Non-Tobacco User	61	1060.69	1166.76
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1084.47	1192.81
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1114.29	1225.65
Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1132.41	1245.65	
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	282.17	282.17
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	15	307.25	307.25
	Rating Area 2	Tobacco User/Non-Tobacco User	16	316.84	316.84
	Rating Area 2	Tobacco User/Non-Tobacco User	17	326.43	326.43
	Rating Area 2	Tobacco User/Non-Tobacco User	18	336.76	336.76
	Rating Area 2	Tobacco User/Non-Tobacco User	19	347.09	347.09
	Rating Area 2	Tobacco User/Non-Tobacco User	20	357.78	357.78
	Rating Area 2	Tobacco User/Non-Tobacco User	21	368.85	405.74
	Rating Area 2	Tobacco User/Non-Tobacco User	22	368.85	405.74
	Rating Area 2	Tobacco User/Non-Tobacco User	23	368.85	405.74
	Rating Area 2	Tobacco User/Non-Tobacco User	24	368.85	405.74
	Rating Area 2	Tobacco User/Non-Tobacco User	25	370.32	407.21
	Rating Area 2	Tobacco User/Non-Tobacco User	26	377.70	415.32
	Rating Area 2	Tobacco User/Non-Tobacco User	27	386.55	425.28
	Rating Area 2	Tobacco User/Non-Tobacco User	28	400.94	441.14
	Rating Area 2	Tobacco User/Non-Tobacco User	29	412.74	454.05
	Rating Area 2	Tobacco User/Non-Tobacco User	30	418.64	460.69

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*	22444				
	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
22444PA0010083 Rating Area 2	Tobacco User/Non-Tobacco User	31	427.49	470.28	
		32	436.35	479.87	
		33	441.88	486.14	
		34	447.78	492.41	
		35	450.73	495.73	
		36	453.68	499.05	
		37	456.63	502.37	
		38	459.58	505.69	
		39	465.49	511.96	
		40	471.39	518.60	
		41	480.24	528.19	
		42	488.72	537.78	
		43	500.53	550.69	
		44	515.28	566.92	
		45	532.62	585.73	
		46	553.27	608.60	
		47	576.51	634.05	
		48	603.07	663.56	
		49	629.25	692.33	
		50	658.76	724.79	
		51	687.90	756.88	
		52	719.99	791.92	
		53	752.45	827.69	
		54	787.49	866.05	
		55	822.53	904.78	
		56	860.52	946.46	
		57	898.88	988.88	
		58	939.82	1033.88	
		59	960.11	1056.01	
		60	1001.05	1101.01	
		61	1036.46	1140.11	
		62	1059.70	1165.56	
63	1088.84	1197.65			
64 and over	1106.54	1217.20			
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	277.97	277.97
22444PA0010084 Rating Area 3	Tobacco User/Non-Tobacco User	15	302.68	302.68	
		16	312.13	312.13	
		17	321.57	321.57	
		18	331.75	331.75	
		19	341.92	341.92	
		20	352.46	352.46	
		21	363.36	399.70	
		22	363.36	399.70	
		23	363.36	399.70	
		24	363.36	399.70	
		25	364.81	401.15	
		26	372.08	409.14	
		27	380.80	418.95	
		28	394.97	434.58	
		29	406.60	447.30	

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*	22444					
	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
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	30	412.41	453.84	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	421.13	463.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	429.85	472.73	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	435.31	478.91	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	441.12	485.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	444.03	488.36	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	446.93	491.63	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	449.84	494.90	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	452.75	498.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	458.56	504.34	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	464.37	510.88	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	473.09	520.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	481.45	529.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	493.08	542.50	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	507.61	558.48	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	524.69	577.02	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	545.04	599.54	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	567.93	624.62	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	594.09	653.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	619.89	682.03	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	648.96	714.00	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	677.67	745.61	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	709.28	780.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	741.25	815.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	775.77	853.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	810.29	891.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	847.72	932.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	885.51	974.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	925.84	1018.50	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	945.83	1040.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	986.16	1084.63	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1021.04	1123.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1043.93	1148.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1072.64	1179.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1090.08	1199.09	
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	362.53	362.53	
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	15	394.76	394.76	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	407.08	407.08	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	419.40	419.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	432.67	432.67	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	445.94	445.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	459.68	459.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	473.90	521.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	473.90	521.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	473.90	521.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	473.90	521.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	475.79	523.18	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	485.27	533.61	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	496.64	546.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	515.13	566.78	

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*	22444					
	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
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	29	530.29	583.37	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	537.87	591.90	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	549.25	604.22	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	560.62	616.54	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	567.73	624.60	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	575.31	632.65	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	579.10	636.92	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	582.89	641.18	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	586.68	645.45	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	590.48	649.71	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	598.06	657.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	605.64	666.30	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	617.01	678.62	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	627.91	690.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	643.08	707.53	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	662.03	728.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	684.31	752.55	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	710.84	781.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	740.70	814.63	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	774.82	852.54	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	808.47	889.50	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	846.38	931.21	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	883.82	972.44	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	925.05	1017.46	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	966.75	1063.42	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1011.77	1112.71	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1056.79	1162.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1105.60	1216.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1154.89	1270.52	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1207.49	1328.33	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1233.55	1356.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1286.16	1414.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1331.65	1464.81	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1361.50	1497.51	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1398.94	1538.74	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1421.69	1563.86	
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	277.97	277.97	
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	15	302.68	302.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	312.13	312.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	17	321.57	321.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	18	331.75	331.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	341.92	341.92	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	352.46	352.46	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	363.36	399.70	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	363.36	399.70	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	363.36	399.70	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	363.36	399.70	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	364.81	401.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	372.08	409.14	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	380.80	418.95	

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*	22444					
	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
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	28	394.97	434.58	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	406.60	447.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	412.41	453.84	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	421.13	463.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	429.85	472.73	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	435.31	478.91	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	441.12	485.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	444.03	488.36	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	446.93	491.63	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	449.84	494.90	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	452.75	498.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	458.56	504.34	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	464.37	510.88	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	473.09	520.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	481.45	529.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	493.08	542.50	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	507.61	558.48	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	524.69	577.02	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	545.04	599.54	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	567.93	624.62	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	594.09	653.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	619.89	682.03	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	648.96	714.00	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	677.67	745.61	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	709.28	780.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	741.25	815.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	775.77	853.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	810.29	891.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	847.72	932.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	885.51	974.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	925.84	1018.50	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	945.83	1040.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	986.16	1084.63	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1021.04	1123.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1043.93	1148.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1072.64	1179.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1090.08	1199.09	
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	362.53	362.53	
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	15	394.76	394.76	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	407.08	407.08	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	419.40	419.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	432.67	432.67	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	445.94	445.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	459.68	459.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	473.90	521.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	473.90	521.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	473.90	521.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	473.90	521.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	475.79	523.18	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	485.27	533.61	

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*	22444				
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
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	27	496.64	546.40
	Rating Area 6	Tobacco User/Non-Tobacco User	28	515.13	566.78
	Rating Area 6	Tobacco User/Non-Tobacco User	29	530.29	583.37
	Rating Area 6	Tobacco User/Non-Tobacco User	30	537.87	591.90
	Rating Area 6	Tobacco User/Non-Tobacco User	31	549.25	604.22
	Rating Area 6	Tobacco User/Non-Tobacco User	32	560.62	616.54
	Rating Area 6	Tobacco User/Non-Tobacco User	33	567.73	624.60
	Rating Area 6	Tobacco User/Non-Tobacco User	34	575.31	632.65
	Rating Area 6	Tobacco User/Non-Tobacco User	35	579.10	636.92
	Rating Area 6	Tobacco User/Non-Tobacco User	36	582.89	641.18
	Rating Area 6	Tobacco User/Non-Tobacco User	37	586.68	645.45
	Rating Area 6	Tobacco User/Non-Tobacco User	38	590.48	649.71
	Rating Area 6	Tobacco User/Non-Tobacco User	39	598.06	657.77
	Rating Area 6	Tobacco User/Non-Tobacco User	40	605.64	666.30
	Rating Area 6	Tobacco User/Non-Tobacco User	41	617.01	678.62
	Rating Area 6	Tobacco User/Non-Tobacco User	42	627.91	690.94
	Rating Area 6	Tobacco User/Non-Tobacco User	43	643.08	707.53
	Rating Area 6	Tobacco User/Non-Tobacco User	44	662.03	728.38
	Rating Area 6	Tobacco User/Non-Tobacco User	45	684.31	752.55
	Rating Area 6	Tobacco User/Non-Tobacco User	46	710.84	781.93
	Rating Area 6	Tobacco User/Non-Tobacco User	47	740.70	814.63
	Rating Area 6	Tobacco User/Non-Tobacco User	48	774.82	852.54
	Rating Area 6	Tobacco User/Non-Tobacco User	49	808.47	889.50
	Rating Area 6	Tobacco User/Non-Tobacco User	50	846.38	931.21
	Rating Area 6	Tobacco User/Non-Tobacco User	51	883.82	972.44
	Rating Area 6	Tobacco User/Non-Tobacco User	52	925.05	1017.46
	Rating Area 6	Tobacco User/Non-Tobacco User	53	966.75	1063.42
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1011.77	1112.71
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1056.79	1162.47
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1105.60	1216.02
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1154.89	1270.52
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1207.49	1328.33
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1233.55	1356.77
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1286.16	1414.58
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1331.65	1464.81
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1361.50	1497.51
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1398.94	1538.74
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1421.69	1563.86
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	277.97	277.97
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	15	302.68	302.68
	Rating Area 3	Tobacco User/Non-Tobacco User	16	312.13	312.13
	Rating Area 3	Tobacco User/Non-Tobacco User	17	321.57	321.57
	Rating Area 3	Tobacco User/Non-Tobacco User	18	331.75	331.75
	Rating Area 3	Tobacco User/Non-Tobacco User	19	341.92	341.92
	Rating Area 3	Tobacco User/Non-Tobacco User	20	352.46	352.46
	Rating Area 3	Tobacco User/Non-Tobacco User	21	363.36	399.70
	Rating Area 3	Tobacco User/Non-Tobacco User	22	363.36	399.70
	Rating Area 3	Tobacco User/Non-Tobacco User	23	363.36	399.70
	Rating Area 3	Tobacco User/Non-Tobacco User	24	363.36	399.70
	Rating Area 3	Tobacco User/Non-Tobacco User	25	364.81	401.15

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*	22444				
	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
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	26	372.08	409.14
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	27	380.80	418.95
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	28	394.97	434.58
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	29	406.60	447.30
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	30	412.41	453.84
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	31	421.13	463.28
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	32	429.85	472.73
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	33	435.31	478.91
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	34	441.12	485.09
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	35	444.03	488.36
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	36	446.93	491.63
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	37	449.84	494.90
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	38	452.75	498.17
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	39	458.56	504.34
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	40	464.37	510.88
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	41	473.09	520.33
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	42	481.45	529.78
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	43	493.08	542.50
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	44	507.61	558.48
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	45	524.69	577.02
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	46	545.04	599.54
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	47	567.93	624.62
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	48	594.09	653.68
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	49	619.89	682.03
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	50	648.96	714.00
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	51	677.67	745.61
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	52	709.28	780.13
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	53	741.25	815.38
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	54	775.77	853.17
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	55	810.29	891.32
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	56	847.72	932.38
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	57	885.51	974.17
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	58	925.84	1018.50
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	59	945.83	1040.30
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	60	986.16	1084.63
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	61	1021.04	1123.15
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	62	1043.93	1148.22
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	63	1072.64	1179.83
	22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1090.08	1199.09
	22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	368.53	368.53
	22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	15	401.29	401.29
	22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	16	413.81	413.81
	22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	17	426.34	426.34
	22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	18	439.83	439.83
	22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	19	453.31	453.31
	22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	20	467.28	467.28
	22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	21	481.74	529.91
	22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	22	481.74	529.91
	22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	23	481.74	529.91
	22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	24	481.74	529.91

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*	22444				
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
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	25	483.66	531.84
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	26	493.30	542.43
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	27	504.86	555.44
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	28	523.65	576.16
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	29	539.06	593.02
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	30	546.77	601.69
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	31	558.33	614.21
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	32	569.89	626.74
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	33	577.12	634.93
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	34	584.83	643.12
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	35	588.68	647.45
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	36	592.54	651.79
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	37	596.39	656.12
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	38	600.24	660.46
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	39	607.95	668.65
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	40	615.66	677.32
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	41	627.22	689.85
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	42	638.30	702.37
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	43	653.72	719.23
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	44	672.99	740.43
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	45	695.63	765.00
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	46	722.60	794.86
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	47	752.95	828.10
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	48	787.64	866.64
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	49	821.84	904.22
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	50	860.38	946.61
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	51	898.44	988.52
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	52	940.35	1034.29
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	53	982.74	1081.02
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	54	1028.51	1131.12
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	55	1074.27	1181.70
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	56	1123.89	1236.13
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	57	1173.99	1291.53
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	58	1227.46	1350.31
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	59	1253.96	1379.21
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	60	1307.43	1437.98
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	61	1353.68	1489.05
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	62	1384.03	1522.29
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	63	1422.08	1564.20
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1445.21	1589.73
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	249.02	249.02
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	15	271.16	271.16
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	16	279.62	279.62
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	17	288.09	288.09
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	18	297.20	297.20
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	19	306.31	306.31
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	20	315.75	315.75
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	21	325.53	358.08
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	22	325.53	358.08
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	23	325.53	358.08

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*	22444					
	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
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	24	325.53	358.08	
	Rating Area 5	Tobacco User/Non-Tobacco User	25	326.82	359.37	
	Rating Area 5	Tobacco User/Non-Tobacco User	26	333.33	366.54	
	Rating Area 5	Tobacco User/Non-Tobacco User	27	341.14	375.32	
	Rating Area 5	Tobacco User/Non-Tobacco User	28	353.84	389.32	
	Rating Area 5	Tobacco User/Non-Tobacco User	29	364.26	400.72	
	Rating Area 5	Tobacco User/Non-Tobacco User	30	369.47	406.57	
	Rating Area 5	Tobacco User/Non-Tobacco User	31	377.28	415.04	
	Rating Area 5	Tobacco User/Non-Tobacco User	32	385.09	423.50	
	Rating Area 5	Tobacco User/Non-Tobacco User	33	389.97	429.04	
	Rating Area 5	Tobacco User/Non-Tobacco User	34	395.18	434.57	
	Rating Area 5	Tobacco User/Non-Tobacco User	35	397.79	437.50	
	Rating Area 5	Tobacco User/Non-Tobacco User	36	400.39	440.43	
	Rating Area 5	Tobacco User/Non-Tobacco User	37	402.99	443.36	
	Rating Area 5	Tobacco User/Non-Tobacco User	38	405.60	446.29	
	Rating Area 5	Tobacco User/Non-Tobacco User	39	410.81	451.82	
	Rating Area 5	Tobacco User/Non-Tobacco User	40	416.01	457.68	
	Rating Area 5	Tobacco User/Non-Tobacco User	41	423.83	466.14	
	Rating Area 5	Tobacco User/Non-Tobacco User	42	431.31	474.61	
	Rating Area 5	Tobacco User/Non-Tobacco User	43	441.73	486.00	
	Rating Area 5	Tobacco User/Non-Tobacco User	44	454.75	500.32	
	Rating Area 5	Tobacco User/Non-Tobacco User	45	470.05	516.93	
	Rating Area 5	Tobacco User/Non-Tobacco User	46	488.28	537.11	
	Rating Area 5	Tobacco User/Non-Tobacco User	47	508.79	559.57	
	Rating Area 5	Tobacco User/Non-Tobacco User	48	532.23	585.61	
	Rating Area 5	Tobacco User/Non-Tobacco User	49	555.34	611.00	
	Rating Area 5	Tobacco User/Non-Tobacco User	50	581.38	639.65	
	Rating Area 5	Tobacco User/Non-Tobacco User	51	607.09	667.97	
	Rating Area 5	Tobacco User/Non-Tobacco User	52	635.42	698.89	
	Rating Area 5	Tobacco User/Non-Tobacco User	53	664.06	730.47	
	Rating Area 5	Tobacco User/Non-Tobacco User	54	694.99	764.32	
	Rating Area 5	Tobacco User/Non-Tobacco User	55	725.91	798.50	
	Rating Area 5	Tobacco User/Non-Tobacco User	56	759.44	835.28	
	Rating Area 5	Tobacco User/Non-Tobacco User	57	793.29	872.72	
	Rating Area 5	Tobacco User/Non-Tobacco User	58	829.42	912.43	
	Rating Area 5	Tobacco User/Non-Tobacco User	59	847.33	931.96	
	Rating Area 5	Tobacco User/Non-Tobacco User	60	883.46	971.68	
	Rating Area 5	Tobacco User/Non-Tobacco User	61	914.71	1006.18	
	Rating Area 5	Tobacco User/Non-Tobacco User	62	935.22	1028.64	
	Rating Area 5	Tobacco User/Non-Tobacco User	63	960.94	1056.96	
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	976.56	1074.22	
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	243.33	243.33	
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	15	264.96	264.96	
	Rating Area 2	Tobacco User/Non-Tobacco User	16	273.23	273.23	
	Rating Area 2	Tobacco User/Non-Tobacco User	17	281.50	281.50	
	Rating Area 2	Tobacco User/Non-Tobacco User	18	290.41	290.41	
	Rating Area 2	Tobacco User/Non-Tobacco User	19	299.32	299.32	
	Rating Area 2	Tobacco User/Non-Tobacco User	20	308.54	308.54	
	Rating Area 2	Tobacco User/Non-Tobacco User	21	318.09	349.90	
	Rating Area 2	Tobacco User/Non-Tobacco User	22	318.09	349.90	

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*	22444				
	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
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	23	318.09	349.90
	Rating Area 2	Tobacco User/Non-Tobacco User	24	318.09	349.90
	Rating Area 2	Tobacco User/Non-Tobacco User	25	319.36	351.16
	Rating Area 2	Tobacco User/Non-Tobacco User	26	325.72	358.16
	Rating Area 2	Tobacco User/Non-Tobacco User	27	333.35	366.75
	Rating Area 2	Tobacco User/Non-Tobacco User	28	345.76	380.43
	Rating Area 2	Tobacco User/Non-Tobacco User	29	355.94	391.56
	Rating Area 2	Tobacco User/Non-Tobacco User	30	361.02	397.29
	Rating Area 2	Tobacco User/Non-Tobacco User	31	368.66	405.56
	Rating Area 2	Tobacco User/Non-Tobacco User	32	376.29	413.83
	Rating Area 2	Tobacco User/Non-Tobacco User	33	381.06	419.23
	Rating Area 2	Tobacco User/Non-Tobacco User	34	386.15	424.64
	Rating Area 2	Tobacco User/Non-Tobacco User	35	388.70	427.50
	Rating Area 2	Tobacco User/Non-Tobacco User	36	391.24	430.37
	Rating Area 2	Tobacco User/Non-Tobacco User	37	393.79	433.23
	Rating Area 2	Tobacco User/Non-Tobacco User	38	396.33	436.09
	Rating Area 2	Tobacco User/Non-Tobacco User	39	401.42	441.50
	Rating Area 2	Tobacco User/Non-Tobacco User	40	406.51	447.23
	Rating Area 2	Tobacco User/Non-Tobacco User	41	414.14	455.50
	Rating Area 2	Tobacco User/Non-Tobacco User	42	421.46	463.77
	Rating Area 2	Tobacco User/Non-Tobacco User	43	431.64	474.90
	Rating Area 2	Tobacco User/Non-Tobacco User	44	444.36	488.89
	Rating Area 2	Tobacco User/Non-Tobacco User	45	459.31	505.12
	Rating Area 2	Tobacco User/Non-Tobacco User	46	477.13	524.84
	Rating Area 2	Tobacco User/Non-Tobacco User	47	497.16	546.79
	Rating Area 2	Tobacco User/Non-Tobacco User	48	520.07	572.23
	Rating Area 2	Tobacco User/Non-Tobacco User	49	542.65	597.04
	Rating Area 2	Tobacco User/Non-Tobacco User	50	568.10	625.03
	Rating Area 2	Tobacco User/Non-Tobacco User	51	593.23	652.71
	Rating Area 2	Tobacco User/Non-Tobacco User	52	620.90	682.93
	Rating Area 2	Tobacco User/Non-Tobacco User	53	648.89	713.78
	Rating Area 2	Tobacco User/Non-Tobacco User	54	679.11	746.86
	Rating Area 2	Tobacco User/Non-Tobacco User	55	709.33	780.26
	Rating Area 2	Tobacco User/Non-Tobacco User	56	742.09	816.20
	Rating Area 2	Tobacco User/Non-Tobacco User	57	775.17	852.78
	Rating Area 2	Tobacco User/Non-Tobacco User	58	810.48	891.59
	Rating Area 2	Tobacco User/Non-Tobacco User	59	827.97	910.67
	Rating Area 2	Tobacco User/Non-Tobacco User	60	863.28	949.48
	Rating Area 2	Tobacco User/Non-Tobacco User	61	893.81	983.20
	Rating Area 2	Tobacco User/Non-Tobacco User	62	913.85	1005.14
	Rating Area 2	Tobacco User/Non-Tobacco User	63	938.98	1032.82
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	954.25	1049.68
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	239.71	239.71
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	15	261.02	261.02
	Rating Area 3	Tobacco User/Non-Tobacco User	16	269.17	269.17
	Rating Area 3	Tobacco User/Non-Tobacco User	17	277.32	277.32
	Rating Area 3	Tobacco User/Non-Tobacco User	18	286.09	286.09
	Rating Area 3	Tobacco User/Non-Tobacco User	19	294.86	294.86
	Rating Area 3	Tobacco User/Non-Tobacco User	20	303.95	303.95
	Rating Area 3	Tobacco User/Non-Tobacco User	21	313.36	344.69

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*	22444				
	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
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	22	313.36	344.69
	Rating Area 3	Tobacco User/Non-Tobacco User	23	313.36	344.69
	Rating Area 3	Tobacco User/Non-Tobacco User	24	313.36	344.69
	Rating Area 3	Tobacco User/Non-Tobacco User	25	314.60	345.94
	Rating Area 3	Tobacco User/Non-Tobacco User	26	320.87	352.83
	Rating Area 3	Tobacco User/Non-Tobacco User	27	328.39	361.29
	Rating Area 3	Tobacco User/Non-Tobacco User	28	340.61	374.77
	Rating Area 3	Tobacco User/Non-Tobacco User	29	350.64	385.74
	Rating Area 3	Tobacco User/Non-Tobacco User	30	355.65	391.38
	Rating Area 3	Tobacco User/Non-Tobacco User	31	363.17	399.52
	Rating Area 3	Tobacco User/Non-Tobacco User	32	370.69	407.67
	Rating Area 3	Tobacco User/Non-Tobacco User	33	375.39	413.00
	Rating Area 3	Tobacco User/Non-Tobacco User	34	380.41	418.32
	Rating Area 3	Tobacco User/Non-Tobacco User	35	382.91	421.14
	Rating Area 3	Tobacco User/Non-Tobacco User	36	385.42	423.96
	Rating Area 3	Tobacco User/Non-Tobacco User	37	387.93	426.78
	Rating Area 3	Tobacco User/Non-Tobacco User	38	390.44	429.60
	Rating Area 3	Tobacco User/Non-Tobacco User	39	395.45	434.93
	Rating Area 3	Tobacco User/Non-Tobacco User	40	400.46	440.57
	Rating Area 3	Tobacco User/Non-Tobacco User	41	407.98	448.72
	Rating Area 3	Tobacco User/Non-Tobacco User	42	415.19	456.87
	Rating Area 3	Tobacco User/Non-Tobacco User	43	425.22	467.83
	Rating Area 3	Tobacco User/Non-Tobacco User	44	437.75	481.62
	Rating Area 3	Tobacco User/Non-Tobacco User	45	452.48	497.60
	Rating Area 3	Tobacco User/Non-Tobacco User	46	470.03	517.03
	Rating Area 3	Tobacco User/Non-Tobacco User	47	489.77	538.65
	Rating Area 3	Tobacco User/Non-Tobacco User	48	512.33	563.72
	Rating Area 3	Tobacco User/Non-Tobacco User	49	534.58	588.16
	Rating Area 3	Tobacco User/Non-Tobacco User	50	559.64	615.73
	Rating Area 3	Tobacco User/Non-Tobacco User	51	584.40	643.00
	Rating Area 3	Tobacco User/Non-Tobacco User	52	611.66	672.76
	Rating Area 3	Tobacco User/Non-Tobacco User	53	639.24	703.16
	Rating Area 3	Tobacco User/Non-Tobacco User	54	669.00	735.75
	Rating Area 3	Tobacco User/Non-Tobacco User	55	698.77	768.65
	Rating Area 3	Tobacco User/Non-Tobacco User	56	731.05	804.06
	Rating Area 3	Tobacco User/Non-Tobacco User	57	763.64	840.09
	Rating Area 3	Tobacco User/Non-Tobacco User	58	798.42	878.32
	Rating Area 3	Tobacco User/Non-Tobacco User	59	815.65	897.12
	Rating Area 3	Tobacco User/Non-Tobacco User	60	850.43	935.35
	Rating Area 3	Tobacco User/Non-Tobacco User	61	880.52	968.57
	Rating Area 3	Tobacco User/Non-Tobacco User	62	900.26	990.19
	Rating Area 3	Tobacco User/Non-Tobacco User	63	925.01	1017.45
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	940.05	1034.06
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	312.64	312.64
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	15	340.43	340.43
	Rating Area 6	Tobacco User/Non-Tobacco User	16	351.05	351.05
	Rating Area 6	Tobacco User/Non-Tobacco User	17	361.68	361.68
	Rating Area 6	Tobacco User/Non-Tobacco User	18	373.12	373.12
	Rating Area 6	Tobacco User/Non-Tobacco User	19	384.56	384.56
	Rating Area 6	Tobacco User/Non-Tobacco User	20	396.41	396.41

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*	22444				
	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
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	21	408.68	449.55
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	22	408.68	449.55
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	23	408.68	449.55
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	24	408.68	449.55
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	25	410.31	451.18
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	26	418.48	460.17
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	27	428.29	471.20
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	28	444.23	488.77
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	29	457.31	503.08
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	30	463.85	510.43
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	31	473.65	521.06
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	32	483.46	531.69
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	33	489.59	538.63
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	34	496.13	545.58
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	35	499.40	549.26
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	36	502.67	552.94
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	37	505.94	556.61
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	38	509.21	560.29
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	39	515.75	567.24
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	40	522.29	574.60
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	41	532.09	585.22
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	42	541.49	595.85
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	43	554.57	610.15
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	44	570.92	628.13
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	45	590.13	648.98
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	46	613.01	674.31
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	47	638.76	702.51
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	48	668.18	735.21
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	49	697.20	767.08
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	50	729.89	803.05
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	51	762.18	838.60
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	52	797.73	877.42
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	53	833.70	917.07
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	54	872.52	959.57
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	55	911.34	1002.48
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	56	953.44	1048.66
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	57	995.94	1095.66
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	58	1041.30	1145.52
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	59	1063.78	1170.04
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	60	1109.14	1219.89
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	61	1148.38	1263.21
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	62	1174.12	1291.41
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	63	1206.41	1326.97
	22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1226.02	1348.63
	22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	239.71	239.71
	22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	15	261.02	261.02
	22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	16	269.17	269.17
	22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	17	277.32	277.32
	22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	18	286.09	286.09
	22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	19	294.86	294.86

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*	22444					
	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
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	20	303.95	303.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	313.36	344.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	313.36	344.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	313.36	344.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	313.36	344.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	314.60	345.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	320.87	352.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	328.39	361.29	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	340.61	374.77	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	350.64	385.74	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	355.65	391.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	363.17	399.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	370.69	407.67	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	375.39	413.00	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	380.41	418.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	382.91	421.14	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	385.42	423.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	387.93	426.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	390.44	429.60	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	395.45	434.93	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	400.46	440.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	407.98	448.72	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	415.19	456.87	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	425.22	467.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	437.75	481.62	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	452.48	497.60	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	470.03	517.03	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	489.77	538.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	512.33	563.72	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	534.58	588.16	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	559.64	615.73	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	584.40	643.00	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	611.66	672.76	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	639.24	703.16	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	669.00	735.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	698.77	768.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	731.05	804.06	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	763.64	840.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	798.42	878.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	815.65	897.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	850.43	935.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	880.52	968.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	900.26	990.19	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	925.01	1017.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	940.05	1034.06	
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	312.64	312.64	
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	15	340.43	340.43	
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	16	351.05	351.05	
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	17	361.68	361.68	
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	18	373.12	373.12	

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*	22444				
	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	
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	19	384.56	384.56
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	20	396.41	396.41
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	21	408.68	449.55
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	22	408.68	449.55
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	23	408.68	449.55
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	24	408.68	449.55
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	25	410.31	451.18
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	26	418.48	460.17
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	27	428.29	471.20
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	28	444.23	488.77
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	29	457.31	503.08
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	30	463.85	510.43
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	31	473.65	521.06
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	32	483.46	531.69
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	33	489.59	538.63
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	34	496.13	545.58
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	35	499.40	549.26
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	36	502.67	552.94
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	37	505.94	556.61
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	38	509.21	560.29
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	39	515.75	567.24
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	40	522.29	574.60
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	41	532.09	585.22
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	42	541.49	595.85
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	43	554.57	610.15
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	44	570.92	628.13
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	45	590.13	648.98
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	46	613.01	674.31
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	47	638.76	702.51
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	48	668.18	735.21
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	49	697.20	767.08
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	50	729.89	803.05
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	51	762.18	838.60
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	52	797.73	877.42
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	53	833.70	917.07
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	54	872.52	959.57
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	55	911.34	1002.48
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	56	953.44	1048.66
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	57	995.94	1095.66
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	58	1041.30	1145.52
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	59	1063.78	1170.04
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	60	1109.14	1219.89
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	61	1148.38	1263.21
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	62	1174.12	1291.41
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	63	1206.41	1326.97
	22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1226.02	1348.63
	22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	239.71	239.71
	22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	15	261.02	261.02
	22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	16	269.17	269.17
	22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	17	277.32	277.32

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*	22444					
	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
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	18	286.09	286.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	294.86	294.86	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	303.95	303.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	313.36	344.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	313.36	344.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	313.36	344.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	313.36	344.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	314.60	345.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	320.87	352.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	328.39	361.29	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	340.61	374.77	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	350.64	385.74	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	355.65	391.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	363.17	399.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	370.69	407.67	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	375.39	413.00	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	380.41	418.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	382.91	421.14	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	385.42	423.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	387.93	426.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	390.44	429.60	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	395.45	434.93	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	400.46	440.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	407.98	448.72	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	415.19	456.87	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	425.22	467.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	437.75	481.62	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	452.48	497.60	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	470.03	517.03	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	489.77	538.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	512.33	563.72	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	534.58	588.16	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	559.64	615.73	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	584.40	643.00	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	611.66	672.76	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	639.24	703.16	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	669.00	735.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	698.77	768.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	731.05	804.06	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	763.64	840.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	798.42	878.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	815.65	897.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	850.43	935.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	880.52	968.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	900.26	990.19	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	925.01	1017.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	940.05	1034.06	
	22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	317.81	317.81
	22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	15	346.06	346.06
	22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	16	356.86	356.86

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*	22444					
	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
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	17	367.66	367.66	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	379.29	379.29	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	390.92	390.92	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	402.97	402.97	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	415.44	456.98	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	415.44	456.98	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	415.44	456.98	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	415.44	456.98	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	417.10	458.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	425.41	467.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	435.38	479.00	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	451.58	496.86	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	464.87	511.40	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	471.52	518.88	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	481.49	529.68	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	491.46	540.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	497.69	547.54	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	504.34	554.61	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	507.66	558.34	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	510.99	562.08	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	514.31	565.82	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	517.63	569.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	524.28	576.62	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	530.93	584.10	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	540.90	594.90	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	550.45	605.70	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	563.75	620.24	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	580.36	638.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	599.89	659.71	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	623.15	685.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	649.33	714.13	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	679.24	747.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	708.73	779.77	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	741.97	816.33	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	774.79	852.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	810.93	891.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	847.49	932.24	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	886.95	975.44	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	926.42	1019.06	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	969.21	1066.01	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1012.42	1113.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1058.53	1164.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1081.38	1189.39	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1127.49	1240.07	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1167.37	1284.11	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1193.55	1312.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1226.36	1348.92	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1246.31	1370.94	
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	332.24	332.24	
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	15	361.77	361.77	

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*	22444				
	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
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	16	373.06	373.06
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	17	384.35	384.35
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	18	396.51	396.51
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	19	408.67	408.67
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	20	421.27	421.27
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	21	434.30	477.73
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	22	434.30	477.73
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	23	434.30	477.73
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	24	434.30	477.73
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	25	436.03	479.46
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	26	444.72	489.02
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	27	455.14	500.74
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	28	472.08	519.42
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	29	485.98	534.62
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	30	492.92	542.43
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	31	503.35	553.73
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	32	513.77	565.02
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	33	520.29	572.40
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	34	527.23	579.78
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	35	530.71	583.69
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	36	534.18	587.60
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	37	537.66	591.51
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	38	541.13	595.42
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	39	548.08	602.80
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	40	555.03	610.62
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	41	565.45	621.91
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	42	575.44	633.20
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	43	589.34	648.40
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	44	606.71	667.51
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	45	627.12	689.66
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	46	651.44	716.59
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	47	678.80	746.55
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	48	710.07	781.30
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	49	740.91	815.17
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	50	775.65	853.39
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	51	809.96	891.17
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	52	847.74	932.43
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	53	885.96	974.56
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	54	927.22	1019.72
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	55	968.48	1065.32
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	56	1013.21	1114.40
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	57	1058.38	1164.34
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	58	1106.58	1217.33
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	59	1130.47	1243.39
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	60	1178.68	1296.37
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	61	1220.37	1342.40
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	62	1247.73	1372.37
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	63	1282.04	1410.15
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1302.88	1433.17
	22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	324.65	324.65

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*	22444					
	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
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	15	353.50	353.50	
	Rating Area 2	Tobacco User/Non-Tobacco User	16	364.54	364.54	
	Rating Area 2	Tobacco User/Non-Tobacco User	17	375.57	375.57	
	Rating Area 2	Tobacco User/Non-Tobacco User	18	387.45	387.45	
	Rating Area 2	Tobacco User/Non-Tobacco User	19	399.34	399.34	
	Rating Area 2	Tobacco User/Non-Tobacco User	20	411.64	411.64	
	Rating Area 2	Tobacco User/Non-Tobacco User	21	424.38	466.82	
	Rating Area 2	Tobacco User/Non-Tobacco User	22	424.38	466.82	
	Rating Area 2	Tobacco User/Non-Tobacco User	23	424.38	466.82	
	Rating Area 2	Tobacco User/Non-Tobacco User	24	424.38	466.82	
	Rating Area 2	Tobacco User/Non-Tobacco User	25	426.07	468.51	
	Rating Area 2	Tobacco User/Non-Tobacco User	26	434.56	477.84	
	Rating Area 2	Tobacco User/Non-Tobacco User	27	444.74	489.30	
	Rating Area 2	Tobacco User/Non-Tobacco User	28	461.29	507.55	
	Rating Area 2	Tobacco User/Non-Tobacco User	29	474.87	522.40	
	Rating Area 2	Tobacco User/Non-Tobacco User	30	481.66	530.04	
	Rating Area 2	Tobacco User/Non-Tobacco User	31	491.85	541.08	
	Rating Area 2	Tobacco User/Non-Tobacco User	32	502.03	552.11	
	Rating Area 2	Tobacco User/Non-Tobacco User	33	508.40	559.32	
	Rating Area 2	Tobacco User/Non-Tobacco User	34	515.19	566.54	
	Rating Area 2	Tobacco User/Non-Tobacco User	35	518.58	570.36	
	Rating Area 2	Tobacco User/Non-Tobacco User	36	521.98	574.18	
	Rating Area 2	Tobacco User/Non-Tobacco User	37	525.37	578.00	
	Rating Area 2	Tobacco User/Non-Tobacco User	38	528.77	581.82	
	Rating Area 2	Tobacco User/Non-Tobacco User	39	535.56	589.03	
	Rating Area 2	Tobacco User/Non-Tobacco User	40	542.35	596.67	
	Rating Area 2	Tobacco User/Non-Tobacco User	41	552.53	607.70	
	Rating Area 2	Tobacco User/Non-Tobacco User	42	562.29	618.74	
	Rating Area 2	Tobacco User/Non-Tobacco User	43	575.87	633.59	
	Rating Area 2	Tobacco User/Non-Tobacco User	44	592.85	652.26	
	Rating Area 2	Tobacco User/Non-Tobacco User	45	612.79	673.90	
	Rating Area 2	Tobacco User/Non-Tobacco User	46	636.56	700.22	
	Rating Area 2	Tobacco User/Non-Tobacco User	47	663.30	729.50	
	Rating Area 2	Tobacco User/Non-Tobacco User	48	693.85	763.45	
	Rating Area 2	Tobacco User/Non-Tobacco User	49	723.98	796.55	
	Rating Area 2	Tobacco User/Non-Tobacco User	50	757.93	833.89	
	Rating Area 2	Tobacco User/Non-Tobacco User	51	791.46	870.81	
	Rating Area 2	Tobacco User/Non-Tobacco User	52	828.38	911.13	
	Rating Area 2	Tobacco User/Non-Tobacco User	53	865.72	952.29	
	Rating Area 2	Tobacco User/Non-Tobacco User	54	906.04	996.43	
	Rating Area 2	Tobacco User/Non-Tobacco User	55	946.35	1040.99	
	Rating Area 2	Tobacco User/Non-Tobacco User	56	990.06	1088.94	
	Rating Area 2	Tobacco User/Non-Tobacco User	57	1034.20	1137.74	
	Rating Area 2	Tobacco User/Non-Tobacco User	58	1081.30	1189.52	
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1104.64	1214.98	
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1151.75	1266.75	
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1192.49	1311.74	
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1219.22	1341.02	
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1252.75	1377.94	
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1273.12	1400.43	

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*	22444					
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	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	319.82	319.82	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	15	348.24	348.24	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	16	359.11	359.11	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	17	369.98	369.98	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	18	381.69	381.69	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	19	393.39	393.39	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	20	405.52	405.52	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	21	418.06	459.87	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	22	418.06	459.87	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	23	418.06	459.87	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	24	418.06	459.87	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	25	419.73	461.54	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	26	428.09	470.73	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	27	438.13	482.02	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	28	454.43	500.00	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	29	467.81	514.63	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	30	474.50	522.16	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	31	484.53	533.03	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	32	494.56	543.90	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	33	500.84	551.00	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	34	507.52	558.11	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	35	510.87	561.87	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	36	514.21	565.63	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	37	517.56	569.40	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	38	520.90	573.16	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	39	527.59	580.27	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	40	534.28	587.79	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	41	544.31	598.66	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	42	553.93	609.53	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	43	567.31	624.16	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	44	584.03	642.56	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	45	603.68	663.88	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	46	627.09	689.80	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	47	653.43	718.64	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	48	683.53	752.09	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	49	713.21	784.70	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	50	746.65	821.49	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	51	779.68	857.86	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	52	816.05	897.57	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	53	852.84	938.13	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	54	892.56	981.60	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	55	932.27	1025.50	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	56	975.33	1072.74	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	57	1018.81	1120.82	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	58	1065.22	1171.82	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	59	1088.21	1196.90	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	60	1134.61	1247.91	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	61	1174.75	1292.22	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	62	1201.08	1321.07	
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	63	1234.11	1357.44	

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*	22444				
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
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1254.18	1379.60
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	417.11	417.11
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	15	454.18	454.18
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	16	468.36	468.36
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	17	482.53	482.53
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	18	497.80	497.80
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	19	513.07	513.07
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	20	528.88	528.88
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	21	545.24	599.76
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	22	545.24	599.76
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	23	545.24	599.76
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	24	545.24	599.76
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	25	547.42	601.94
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	26	558.32	613.94
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	27	571.41	628.66
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	28	592.67	652.10
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	29	610.12	671.19
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	30	618.84	681.00
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	31	631.93	695.18
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	32	645.01	709.35
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	33	653.19	718.62
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	34	661.92	727.89
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	35	666.28	732.80
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	36	670.64	737.70
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	37	675.00	742.61
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	38	679.36	747.52
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	39	688.09	756.79
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	40	696.81	766.60
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	41	709.90	780.78
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	42	722.44	794.95
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	43	739.89	814.04
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	44	761.69	838.03
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	45	787.32	865.83
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	46	817.85	899.64
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	47	852.20	937.26
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	48	891.46	980.88
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	49	930.17	1023.41
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	50	973.79	1071.39
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	51	1016.87	1118.82
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	52	1064.30	1170.62
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	53	1112.28	1223.51
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	54	1164.08	1280.21
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	55	1215.88	1337.46
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	56	1272.04	1399.08
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	57	1328.74	1461.78
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	58	1389.26	1528.30
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	59	1419.25	1561.01
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	60	1479.77	1627.53
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	61	1532.11	1685.32
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	62	1566.46	1722.95

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*	22444				
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
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	63	1609.54	1770.38
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1635.71	1799.28
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	319.82	319.82
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	15	348.24	348.24
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	16	359.11	359.11
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	17	369.98	369.98
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	18	381.69	381.69
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	19	393.39	393.39
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	20	405.52	405.52
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	21	418.06	459.87
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	22	418.06	459.87
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	23	418.06	459.87
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	24	418.06	459.87
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	25	419.73	461.54
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	26	428.09	470.73
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	27	438.13	482.02
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	28	454.43	500.00
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	29	467.81	514.63
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	30	474.50	522.16
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	31	484.53	533.03
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	32	494.56	543.90
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	33	500.84	551.00
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	34	507.52	558.11
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	35	510.87	561.87
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	36	514.21	565.63
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	37	517.56	569.40
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	38	520.90	573.16
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	39	527.59	580.27
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	40	534.28	587.79
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	41	544.31	598.66
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	42	553.93	609.53
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	43	567.31	624.16
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	44	584.03	642.56
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	45	603.68	663.88
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	46	627.09	689.80
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	47	653.43	718.64
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	48	683.53	752.09
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	49	713.21	784.70
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	50	746.65	821.49
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	51	779.68	857.86
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	52	816.05	897.57
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	53	852.84	938.13
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	54	892.56	981.60
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	55	932.27	1025.50
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	56	975.33	1072.74
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	57	1018.81	1120.82
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	58	1065.22	1171.82
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	59	1088.21	1196.90
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	60	1134.61	1247.91
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	61	1174.75	1292.22

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*	22444				
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
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	62	1201.08	1321.07
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	63	1234.11	1357.44
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1254.18	1379.60
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	417.11	417.11
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	15	454.18	454.18
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	16	468.36	468.36
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	17	482.53	482.53
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	18	497.80	497.80
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	19	513.07	513.07
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	20	528.88	528.88
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	21	545.24	599.76
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	22	545.24	599.76
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	23	545.24	599.76
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	24	545.24	599.76
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	25	547.42	601.94
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	26	558.32	613.94
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	27	571.41	628.66
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	28	592.67	652.10
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	29	610.12	671.19
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	30	618.84	681.00
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	31	631.93	695.18
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	32	645.01	709.35
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	33	653.19	718.62
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	34	661.92	727.89
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	35	666.28	732.80
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	36	670.64	737.70
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	37	675.00	742.61
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	38	679.36	747.52
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	39	688.09	756.79
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	40	696.81	766.60
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	41	709.90	780.78
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	42	722.44	794.95
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	43	739.89	814.04
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	44	761.69	838.03
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	45	787.32	865.83
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	46	817.85	899.64
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	47	852.20	937.26
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	48	891.46	980.88
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	49	930.17	1023.41
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	50	973.79	1071.39
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	51	1016.87	1118.82
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	52	1064.30	1170.62
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	53	1112.28	1223.51
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	54	1164.08	1280.21
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	55	1215.88	1337.46
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	56	1272.04	1399.08
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	57	1328.74	1461.78
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	58	1389.26	1528.30
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	59	1419.25	1561.01
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	60	1479.77	1627.53

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*	22444				
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
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	61	1532.11	1685.32
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	62	1566.46	1722.95
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	63	1609.54	1770.38
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1635.71	1799.28
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	319.82	319.82
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	15	348.24	348.24
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	16	359.11	359.11
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	17	369.98	369.98
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	18	381.69	381.69
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	19	393.39	393.39
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	20	405.52	405.52
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	21	418.06	459.87
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	22	418.06	459.87
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	23	418.06	459.87
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	24	418.06	459.87
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	25	419.73	461.54
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	26	428.09	470.73
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	27	438.13	482.02
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	28	454.43	500.00
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	29	467.81	514.63
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	30	474.50	522.16
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	31	484.53	533.03
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	32	494.56	543.90
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	33	500.84	551.00
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	34	507.52	558.11
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	35	510.87	561.87
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	36	514.21	565.63
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	37	517.56	569.40
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	38	520.90	573.16
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	39	527.59	580.27
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	40	534.28	587.79
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	41	544.31	598.66
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	42	553.93	609.53
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	43	567.31	624.16
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	44	584.03	642.56
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	45	603.68	663.88
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	46	627.09	689.80
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	47	653.43	718.64
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	48	683.53	752.09
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	49	713.21	784.70
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	50	746.65	821.49
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	51	779.68	857.86
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	52	816.05	897.57
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	53	852.84	938.13
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	54	892.56	981.60
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	55	932.27	1025.50
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	56	975.33	1072.74
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	57	1018.81	1120.82
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	58	1065.22	1171.82
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	59	1088.21	1196.90

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*	22444				
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
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	60	1134.61	1247.91
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	61	1174.75	1292.22
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	62	1201.08	1321.07
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	63	1234.11	1357.44
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1254.18	1379.60
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	424.01	424.01
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	15	461.69	461.69
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	16	476.11	476.11
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	17	490.52	490.52
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	18	506.04	506.04
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	19	521.55	521.55
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	20	537.63	537.63
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	21	554.26	609.69
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	22	554.26	609.69
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	23	554.26	609.69
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	24	554.26	609.69
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	25	556.47	611.90
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	26	567.56	624.09
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	27	580.86	639.06
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	28	602.48	662.89
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	29	620.21	682.29
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	30	629.08	692.27
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	31	642.38	706.68
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	32	655.68	721.09
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	33	664.00	730.51
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	34	672.87	739.93
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	35	677.30	744.92
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	36	681.73	749.91
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	37	686.17	754.90
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	38	690.60	759.88
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	39	699.47	769.31
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	40	708.34	779.28
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	41	721.64	793.69
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	42	734.39	808.10
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	43	752.12	827.50
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	44	774.30	851.89
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	45	800.35	880.16
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	46	831.38	914.52
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	47	866.30	952.77
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	48	906.21	997.11
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	49	945.56	1040.34
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	50	989.90	1089.11
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	51	1033.69	1137.33
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	52	1081.91	1189.99
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	53	1130.68	1243.75
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	54	1183.34	1301.39
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	55	1235.99	1359.59
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	56	1293.08	1422.22
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	57	1350.72	1485.96
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	58	1412.24	1553.58

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*	22444				
	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
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	59	1442.73	1586.83
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1504.25	1654.45
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1557.46	1713.20
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1592.38	1751.45
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1636.16	1799.67
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1662.77	1829.04
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1662.77	1829.04
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	181.85	181.85
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	15	198.02	198.02
	Rating Area 5	Tobacco User/Non-Tobacco User	16	204.20	204.20
	Rating Area 5	Tobacco User/Non-Tobacco User	17	210.38	210.38
	Rating Area 5	Tobacco User/Non-Tobacco User	18	217.03	217.03
	Rating Area 5	Tobacco User/Non-Tobacco User	19	223.69	223.69
	Rating Area 5	Tobacco User/Non-Tobacco User	20	230.58	230.58
	Rating Area 5	Tobacco User/Non-Tobacco User	21	237.72	261.49
	Rating Area 5	Tobacco User/Non-Tobacco User	22	237.72	261.49
	Rating Area 5	Tobacco User/Non-Tobacco User	23	237.72	261.49
	Rating Area 5	Tobacco User/Non-Tobacco User	24	237.72	261.49
	Rating Area 5	Tobacco User/Non-Tobacco User	25	238.67	262.44
	Rating Area 5	Tobacco User/Non-Tobacco User	26	243.42	267.67
	Rating Area 5	Tobacco User/Non-Tobacco User	27	249.12	274.08
	Rating Area 5	Tobacco User/Non-Tobacco User	28	258.40	284.31
	Rating Area 5	Tobacco User/Non-Tobacco User	29	266.00	292.63
	Rating Area 5	Tobacco User/Non-Tobacco User	30	269.81	296.91
	Rating Area 5	Tobacco User/Non-Tobacco User	31	275.51	303.09
	Rating Area 5	Tobacco User/Non-Tobacco User	32	281.22	309.27
	Rating Area 5	Tobacco User/Non-Tobacco User	33	284.78	313.31
	Rating Area 5	Tobacco User/Non-Tobacco User	34	288.59	317.35
	Rating Area 5	Tobacco User/Non-Tobacco User	35	290.49	319.49
	Rating Area 5	Tobacco User/Non-Tobacco User	36	292.39	321.63
	Rating Area 5	Tobacco User/Non-Tobacco User	37	294.29	323.77
	Rating Area 5	Tobacco User/Non-Tobacco User	38	296.19	325.91
	Rating Area 5	Tobacco User/Non-Tobacco User	39	300.00	329.95
	Rating Area 5	Tobacco User/Non-Tobacco User	40	303.80	334.23
	Rating Area 5	Tobacco User/Non-Tobacco User	41	309.50	340.41
	Rating Area 5	Tobacco User/Non-Tobacco User	42	314.97	346.59
	Rating Area 5	Tobacco User/Non-Tobacco User	43	322.58	354.91
	Rating Area 5	Tobacco User/Non-Tobacco User	44	332.09	365.37
	Rating Area 5	Tobacco User/Non-Tobacco User	45	343.26	377.49
	Rating Area 5	Tobacco User/Non-Tobacco User	46	356.57	392.23
	Rating Area 5	Tobacco User/Non-Tobacco User	47	371.55	408.63
	Rating Area 5	Tobacco User/Non-Tobacco User	48	388.66	427.65
	Rating Area 5	Tobacco User/Non-Tobacco User	49	405.54	446.19
	Rating Area 5	Tobacco User/Non-Tobacco User	50	424.56	467.11
	Rating Area 5	Tobacco User/Non-Tobacco User	51	443.34	487.79
	Rating Area 5	Tobacco User/Non-Tobacco User	52	464.02	510.37
	Rating Area 5	Tobacco User/Non-Tobacco User	53	484.94	533.43
	Rating Area 5	Tobacco User/Non-Tobacco User	54	507.52	558.15
	Rating Area 5	Tobacco User/Non-Tobacco User	55	530.10	583.11
	Rating Area 5	Tobacco User/Non-Tobacco User	56	554.59	609.98
	Rating Area 5	Tobacco User/Non-Tobacco User	57	579.31	637.31

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*	22444				
	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
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	58	605.70	666.31
	Rating Area 5	Tobacco User/Non-Tobacco User	59	618.77	680.58
	Rating Area 5	Tobacco User/Non-Tobacco User	60	645.16	709.58
	Rating Area 5	Tobacco User/Non-Tobacco User	61	667.98	734.78
	Rating Area 5	Tobacco User/Non-Tobacco User	62	682.95	751.18
	Rating Area 5	Tobacco User/Non-Tobacco User	63	701.73	771.86
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	713.14	784.46
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	177.70	177.70
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	15	193.49	193.49
	Rating Area 2	Tobacco User/Non-Tobacco User	16	199.53	199.53
	Rating Area 2	Tobacco User/Non-Tobacco User	17	205.57	205.57
	Rating Area 2	Tobacco User/Non-Tobacco User	18	212.08	212.08
	Rating Area 2	Tobacco User/Non-Tobacco User	19	218.58	218.58
	Rating Area 2	Tobacco User/Non-Tobacco User	20	225.32	225.32
	Rating Area 2	Tobacco User/Non-Tobacco User	21	232.29	255.52
	Rating Area 2	Tobacco User/Non-Tobacco User	22	232.29	255.52
	Rating Area 2	Tobacco User/Non-Tobacco User	23	232.29	255.52
	Rating Area 2	Tobacco User/Non-Tobacco User	24	232.29	255.52
	Rating Area 2	Tobacco User/Non-Tobacco User	25	233.21	256.44
	Rating Area 2	Tobacco User/Non-Tobacco User	26	237.86	261.55
	Rating Area 2	Tobacco User/Non-Tobacco User	27	243.43	267.82
	Rating Area 2	Tobacco User/Non-Tobacco User	28	252.49	277.81
	Rating Area 2	Tobacco User/Non-Tobacco User	29	259.93	285.94
	Rating Area 2	Tobacco User/Non-Tobacco User	30	263.64	290.12
	Rating Area 2	Tobacco User/Non-Tobacco User	31	269.22	296.16
	Rating Area 2	Tobacco User/Non-Tobacco User	32	274.79	302.20
	Rating Area 2	Tobacco User/Non-Tobacco User	33	278.28	306.15
	Rating Area 2	Tobacco User/Non-Tobacco User	34	281.99	310.10
	Rating Area 2	Tobacco User/Non-Tobacco User	35	283.85	312.19
	Rating Area 2	Tobacco User/Non-Tobacco User	36	285.71	314.28
	Rating Area 2	Tobacco User/Non-Tobacco User	37	287.57	316.37
	Rating Area 2	Tobacco User/Non-Tobacco User	38	289.43	318.46
	Rating Area 2	Tobacco User/Non-Tobacco User	39	293.14	322.41
	Rating Area 2	Tobacco User/Non-Tobacco User	40	296.86	326.59
	Rating Area 2	Tobacco User/Non-Tobacco User	41	302.43	332.63
	Rating Area 2	Tobacco User/Non-Tobacco User	42	307.78	338.67
	Rating Area 2	Tobacco User/Non-Tobacco User	43	315.21	346.80
	Rating Area 2	Tobacco User/Non-Tobacco User	44	324.50	357.02
	Rating Area 2	Tobacco User/Non-Tobacco User	45	335.42	368.87
	Rating Area 2	Tobacco User/Non-Tobacco User	46	348.43	383.27
	Rating Area 2	Tobacco User/Non-Tobacco User	47	363.06	399.30
	Rating Area 2	Tobacco User/Non-Tobacco User	48	379.78	417.88
	Rating Area 2	Tobacco User/Non-Tobacco User	49	396.28	436.00
	Rating Area 2	Tobacco User/Non-Tobacco User	50	414.86	456.44
	Rating Area 2	Tobacco User/Non-Tobacco User	51	433.21	476.65
	Rating Area 2	Tobacco User/Non-Tobacco User	52	453.42	498.71
	Rating Area 2	Tobacco User/Non-Tobacco User	53	473.86	521.25
	Rating Area 2	Tobacco User/Non-Tobacco User	54	495.93	545.40
	Rating Area 2	Tobacco User/Non-Tobacco User	55	517.99	569.79
	Rating Area 2	Tobacco User/Non-Tobacco User	56	541.92	596.04

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*	22444				
	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	
	22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	57	566.08	622.75
	22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	58	591.86	651.09
	22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	59	604.64	665.03
	22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	60	630.42	693.37
	22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	61	652.72	717.99
	22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	62	667.35	734.02
	22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	63	685.70	754.23
	22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	696.85	766.54
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	175.05	175.05	
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	15	190.61	190.61
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	16	196.56	196.56
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	17	202.51	202.51
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	18	208.92	208.92
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	19	215.33	215.33
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	20	221.96	221.96
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	21	228.83	251.72
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	22	228.83	251.72
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	23	228.83	251.72
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	24	228.83	251.72
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	25	229.74	252.63
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	26	234.32	257.66
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	27	239.81	263.84
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	28	248.74	273.68
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	29	256.06	281.69
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	30	259.72	285.81
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	31	265.21	291.76
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	32	270.70	297.71
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	33	274.14	301.60
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	34	277.80	305.49
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	35	279.63	307.54
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	36	281.46	309.60
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	37	283.29	311.66
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	38	285.12	313.72
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	39	288.78	317.61
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	40	292.44	321.73
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	41	297.93	327.68
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	42	303.20	333.63
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	43	310.52	341.64
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	44	319.67	351.71
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	45	330.43	363.38
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	46	343.24	377.57
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	47	357.66	393.36
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	48	374.13	411.66
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	49	390.38	429.51
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	50	408.69	449.65
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	51	426.76	469.56
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	52	446.67	491.29
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	53	466.81	513.49
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	54	488.55	537.29
	22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	55	510.29	561.32

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*	22444				
	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
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	56	533.86	587.17
	Rating Area 3	Tobacco User/Non-Tobacco User	57	557.65	613.49
	Rating Area 3	Tobacco User/Non-Tobacco User	58	583.05	641.41
	Rating Area 3	Tobacco User/Non-Tobacco User	59	595.64	655.13
	Rating Area 3	Tobacco User/Non-Tobacco User	60	621.04	683.05
	Rating Area 3	Tobacco User/Non-Tobacco User	61	643.01	707.31
	Rating Area 3	Tobacco User/Non-Tobacco User	62	657.42	723.10
	Rating Area 3	Tobacco User/Non-Tobacco User	63	675.50	743.00
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	686.48	755.13
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	686.48	755.13
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	228.31	228.31
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	15	248.60	248.60
	Rating Area 6	Tobacco User/Non-Tobacco User	16	256.36	256.36
	Rating Area 6	Tobacco User/Non-Tobacco User	17	264.12	264.12
	Rating Area 6	Tobacco User/Non-Tobacco User	18	272.48	272.48
	Rating Area 6	Tobacco User/Non-Tobacco User	19	280.83	280.83
	Rating Area 6	Tobacco User/Non-Tobacco User	20	289.49	289.49
	Rating Area 6	Tobacco User/Non-Tobacco User	21	298.44	328.29
	Rating Area 6	Tobacco User/Non-Tobacco User	22	298.44	328.29
	Rating Area 6	Tobacco User/Non-Tobacco User	23	298.44	328.29
	Rating Area 6	Tobacco User/Non-Tobacco User	24	298.44	328.29
	Rating Area 6	Tobacco User/Non-Tobacco User	25	299.63	329.48
	Rating Area 6	Tobacco User/Non-Tobacco User	26	305.60	336.04
	Rating Area 6	Tobacco User/Non-Tobacco User	27	312.76	344.10
	Rating Area 6	Tobacco User/Non-Tobacco User	28	324.40	356.93
	Rating Area 6	Tobacco User/Non-Tobacco User	29	333.95	367.38
	Rating Area 6	Tobacco User/Non-Tobacco User	30	338.73	372.75
	Rating Area 6	Tobacco User/Non-Tobacco User	31	345.89	380.51
	Rating Area 6	Tobacco User/Non-Tobacco User	32	353.05	388.27
	Rating Area 6	Tobacco User/Non-Tobacco User	33	357.53	393.34
	Rating Area 6	Tobacco User/Non-Tobacco User	34	362.31	398.42
	Rating Area 6	Tobacco User/Non-Tobacco User	35	364.69	401.10
	Rating Area 6	Tobacco User/Non-Tobacco User	36	367.08	403.79
	Rating Area 6	Tobacco User/Non-Tobacco User	37	369.47	406.47
	Rating Area 6	Tobacco User/Non-Tobacco User	38	371.86	409.16
	Rating Area 6	Tobacco User/Non-Tobacco User	39	376.63	414.23
	Rating Area 6	Tobacco User/Non-Tobacco User	40	381.41	419.61
	Rating Area 6	Tobacco User/Non-Tobacco User	41	388.57	427.36
	Rating Area 6	Tobacco User/Non-Tobacco User	42	395.43	435.12
	Rating Area 6	Tobacco User/Non-Tobacco User	43	404.98	445.57
	Rating Area 6	Tobacco User/Non-Tobacco User	44	416.92	458.70
	Rating Area 6	Tobacco User/Non-Tobacco User	45	430.95	473.92
	Rating Area 6	Tobacco User/Non-Tobacco User	46	447.66	492.42
	Rating Area 6	Tobacco User/Non-Tobacco User	47	466.46	513.02
	Rating Area 6	Tobacco User/Non-Tobacco User	48	487.95	536.89
	Rating Area 6	Tobacco User/Non-Tobacco User	49	509.14	560.17
	Rating Area 6	Tobacco User/Non-Tobacco User	50	533.01	586.43
	Rating Area 6	Tobacco User/Non-Tobacco User	51	556.59	612.40
	Rating Area 6	Tobacco User/Non-Tobacco User	52	582.55	640.75
	Rating Area 6	Tobacco User/Non-Tobacco User	53	608.82	669.70
	Rating Area 6	Tobacco User/Non-Tobacco User	54	637.17	700.74
	Rating Area 6	Tobacco User/Non-Tobacco User	54	637.17	700.74

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*	22444				
	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
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	55	665.52	732.07
	Rating Area 6	Tobacco User/Non-Tobacco User	56	696.26	765.80
	Rating Area 6	Tobacco User/Non-Tobacco User	57	727.30	800.12
	Rating Area 6	Tobacco User/Non-Tobacco User	58	760.42	836.53
	Rating Area 6	Tobacco User/Non-Tobacco User	59	776.84	854.43
	Rating Area 6	Tobacco User/Non-Tobacco User	60	809.96	890.84
	Rating Area 6	Tobacco User/Non-Tobacco User	61	838.61	922.48
	Rating Area 6	Tobacco User/Non-Tobacco User	62	857.42	943.07
	Rating Area 6	Tobacco User/Non-Tobacco User	63	880.99	969.03
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	895.32	984.85
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	175.05	175.05
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	15	190.61	190.61
	Rating Area 3	Tobacco User/Non-Tobacco User	16	196.56	196.56
	Rating Area 3	Tobacco User/Non-Tobacco User	17	202.51	202.51
	Rating Area 3	Tobacco User/Non-Tobacco User	18	208.92	208.92
	Rating Area 3	Tobacco User/Non-Tobacco User	19	215.33	215.33
	Rating Area 3	Tobacco User/Non-Tobacco User	20	221.96	221.96
	Rating Area 3	Tobacco User/Non-Tobacco User	21	228.83	251.72
	Rating Area 3	Tobacco User/Non-Tobacco User	22	228.83	251.72
	Rating Area 3	Tobacco User/Non-Tobacco User	23	228.83	251.72
	Rating Area 3	Tobacco User/Non-Tobacco User	24	228.83	251.72
	Rating Area 3	Tobacco User/Non-Tobacco User	25	229.74	252.63
	Rating Area 3	Tobacco User/Non-Tobacco User	26	234.32	257.66
	Rating Area 3	Tobacco User/Non-Tobacco User	27	239.81	263.84
	Rating Area 3	Tobacco User/Non-Tobacco User	28	248.74	273.68
	Rating Area 3	Tobacco User/Non-Tobacco User	29	256.06	281.69
	Rating Area 3	Tobacco User/Non-Tobacco User	30	259.72	285.81
	Rating Area 3	Tobacco User/Non-Tobacco User	31	265.21	291.76
	Rating Area 3	Tobacco User/Non-Tobacco User	32	270.70	297.71
	Rating Area 3	Tobacco User/Non-Tobacco User	33	274.14	301.60
	Rating Area 3	Tobacco User/Non-Tobacco User	34	277.80	305.49
	Rating Area 3	Tobacco User/Non-Tobacco User	35	279.63	307.54
	Rating Area 3	Tobacco User/Non-Tobacco User	36	281.46	309.60
	Rating Area 3	Tobacco User/Non-Tobacco User	37	283.29	311.66
	Rating Area 3	Tobacco User/Non-Tobacco User	38	285.12	313.72
	Rating Area 3	Tobacco User/Non-Tobacco User	39	288.78	317.61
	Rating Area 3	Tobacco User/Non-Tobacco User	40	292.44	321.73
	Rating Area 3	Tobacco User/Non-Tobacco User	41	297.93	327.68
	Rating Area 3	Tobacco User/Non-Tobacco User	42	303.20	333.63
	Rating Area 3	Tobacco User/Non-Tobacco User	43	310.52	341.64
	Rating Area 3	Tobacco User/Non-Tobacco User	44	319.67	351.71
	Rating Area 3	Tobacco User/Non-Tobacco User	45	330.43	363.38
	Rating Area 3	Tobacco User/Non-Tobacco User	46	343.24	377.57
	Rating Area 3	Tobacco User/Non-Tobacco User	47	357.66	393.36
	Rating Area 3	Tobacco User/Non-Tobacco User	48	374.13	411.66
	Rating Area 3	Tobacco User/Non-Tobacco User	49	390.38	429.51
	Rating Area 3	Tobacco User/Non-Tobacco User	50	408.69	449.65
	Rating Area 3	Tobacco User/Non-Tobacco User	51	426.76	469.56
	Rating Area 3	Tobacco User/Non-Tobacco User	52	446.67	491.29
	Rating Area 3	Tobacco User/Non-Tobacco User	53	466.81	513.49

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*	22444				
	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
22444PA0010110 Rating Area 3	Tobacco User/Non-Tobacco User	54	488.55	537.29	
		55	510.29	561.32	
		56	533.86	587.17	
		57	557.65	613.49	
		58	583.05	641.41	
		59	595.64	655.13	
		60	621.04	683.05	
		61	643.01	707.31	
		62	657.42	723.10	
		63	675.50	743.00	
		64 and over	686.48	755.13	
		22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	0-14
22444PA0010111 Rating Area 6	Tobacco User/Non-Tobacco User	15	248.60	248.60	
		16	256.36	256.36	
		17	264.12	264.12	
		18	272.48	272.48	
		19	280.83	280.83	
		20	289.49	289.49	
		21	298.44	328.29	
		22	298.44	328.29	
		23	298.44	328.29	
		24	298.44	328.29	
		25	299.63	329.48	
		26	305.60	336.04	
		27	312.76	344.10	
		28	324.40	356.93	
		29	333.95	367.38	
		30	338.73	372.75	
		31	345.89	380.51	
		32	353.05	388.27	
		33	357.53	393.34	
		34	362.31	398.42	
		35	364.69	401.10	
		36	367.08	403.79	
		37	369.47	406.47	
		38	371.86	409.16	
		39	376.63	414.23	
		40	381.41	419.61	
		41	388.57	427.36	
		42	395.43	435.12	
		43	404.98	445.57	
		44	416.92	458.70	
		45	430.95	473.92	
		46	447.66	492.42	
47	466.46	513.02			
48	487.95	536.89			
49	509.14	560.17			
50	533.01	586.43			
51	556.59	612.40			
52	582.55	640.75			

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.				
	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*	22444				
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
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	53	608.82	669.70
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	54	637.17	700.74
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	55	665.52	732.07
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	56	696.26	765.80
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	57	727.30	800.12
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	58	760.42	836.53
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	59	776.84	854.43
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	60	809.96	890.84
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	61	838.61	922.48
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	62	857.42	943.07
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	63	880.99	969.03
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	895.32	984.85
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	175.05	175.05
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	15	190.61	190.61
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	16	196.56	196.56
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	17	202.51	202.51
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	18	208.92	208.92
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	19	215.33	215.33
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	20	221.96	221.96
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	21	228.83	251.72
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	22	228.83	251.72
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	23	228.83	251.72
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	24	228.83	251.72
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	25	229.74	252.63
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	26	234.32	257.66
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	27	239.81	263.84
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	28	248.74	273.68
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	29	256.06	281.69
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	30	259.72	285.81
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	31	265.21	291.76
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	32	270.70	297.71
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	33	274.14	301.60
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	34	277.80	305.49
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	35	279.63	307.54
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	36	281.46	309.60
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	37	283.29	311.66
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	38	285.12	313.72
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	39	288.78	317.61
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	40	292.44	321.73
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	41	297.93	327.68
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	42	303.20	333.63
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	43	310.52	341.64
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	44	319.67	351.71
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	45	330.43	363.38
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	46	343.24	377.57
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	47	357.66	393.36
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	48	374.13	411.66
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	49	390.38	429.51
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	50	408.69	449.65
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	51	426.76	469.56

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*	22444				
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
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	52	446.67	491.29
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	53	466.81	513.49
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	54	488.55	537.29
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	55	510.29	561.32
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	56	533.86	587.17
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	57	557.65	613.49
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	58	583.05	641.41
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	59	595.64	655.13
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	60	621.04	683.05
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	61	643.01	707.31
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	62	657.42	723.10
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	63	675.50	743.00
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	686.48	755.13
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	232.08	232.08
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	15	252.71	252.71
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	16	260.60	260.60
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	17	268.49	268.49
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	18	276.98	276.98
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	19	285.48	285.48
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	20	294.27	294.27
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	21	303.38	333.72
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	22	303.38	333.72
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	23	303.38	333.72
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	24	303.38	333.72
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	25	304.59	334.93
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	26	310.66	341.60
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	27	317.94	349.79
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	28	329.77	362.84
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	29	339.48	373.46
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	30	344.33	378.92
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	31	351.61	386.80
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	32	358.89	394.69
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	33	363.44	399.85
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	34	368.30	405.01
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	35	370.73	407.74
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	36	373.15	410.47
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	37	375.58	413.20
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	38	378.01	415.93
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	39	382.86	421.09
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	40	387.71	426.55
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	41	395.00	434.43
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	42	401.97	442.32
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	43	411.68	452.94
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	44	423.82	466.29
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	45	438.08	481.76
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	46	455.06	500.57
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	47	474.18	521.50
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	48	496.02	545.77
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	49	517.56	569.44
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	50	541.83	596.13

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*	22444				
	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
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	51	565.80	622.53
	Rating Area 7	Tobacco User/Non-Tobacco User	52	592.19	651.35
	Rating Area 7	Tobacco User/Non-Tobacco User	53	618.89	680.78
	Rating Area 7	Tobacco User/Non-Tobacco User	54	647.71	712.33
	Rating Area 7	Tobacco User/Non-Tobacco User	55	676.53	744.18
	Rating Area 7	Tobacco User/Non-Tobacco User	56	707.78	778.46
	Rating Area 7	Tobacco User/Non-Tobacco User	57	739.33	813.35
	Rating Area 7	Tobacco User/Non-Tobacco User	58	773.00	850.36
	Rating Area 7	Tobacco User/Non-Tobacco User	59	789.69	868.57
	Rating Area 7	Tobacco User/Non-Tobacco User	60	823.36	905.58
	Rating Area 7	Tobacco User/Non-Tobacco User	61	852.49	937.74
	Rating Area 7	Tobacco User/Non-Tobacco User	62	871.60	958.67
	Rating Area 7	Tobacco User/Non-Tobacco User	63	895.57	985.06
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	910.13	1001.14
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	310.25	310.25
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.83	337.83
	Rating Area 3	Tobacco User/Non-Tobacco User	16	348.37	348.37
	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.92	358.92
	Rating Area 3	Tobacco User/Non-Tobacco User	18	370.27	370.27
	Rating Area 3	Tobacco User/Non-Tobacco User	19	381.63	381.63
	Rating Area 3	Tobacco User/Non-Tobacco User	20	393.39	393.39
	Rating Area 3	Tobacco User/Non-Tobacco User	21	405.56	446.12
	Rating Area 3	Tobacco User/Non-Tobacco User	22	405.56	446.12
	Rating Area 3	Tobacco User/Non-Tobacco User	23	405.56	446.12
	Rating Area 3	Tobacco User/Non-Tobacco User	24	405.56	446.12
	Rating Area 3	Tobacco User/Non-Tobacco User	25	407.18	447.73
	Rating Area 3	Tobacco User/Non-Tobacco User	26	415.29	456.66
	Rating Area 3	Tobacco User/Non-Tobacco User	27	425.02	467.61
	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.84	485.04
	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.82	499.24
	Rating Area 3	Tobacco User/Non-Tobacco User	30	460.31	506.54
	Rating Area 3	Tobacco User/Non-Tobacco User	31	470.04	517.08
	Rating Area 3	Tobacco User/Non-Tobacco User	32	479.77	527.63
	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.86	534.52
	Rating Area 3	Tobacco User/Non-Tobacco User	34	492.34	541.42
	Rating Area 3	Tobacco User/Non-Tobacco User	35	495.59	545.07
	Rating Area 3	Tobacco User/Non-Tobacco User	36	498.83	548.72
	Rating Area 3	Tobacco User/Non-Tobacco User	37	502.08	552.37
	Rating Area 3	Tobacco User/Non-Tobacco User	38	505.32	556.02
	Rating Area 3	Tobacco User/Non-Tobacco User	39	511.81	562.91
	Rating Area 3	Tobacco User/Non-Tobacco User	40	518.30	570.21
	Rating Area 3	Tobacco User/Non-Tobacco User	41	528.03	580.76
	Rating Area 3	Tobacco User/Non-Tobacco User	42	537.36	591.30
	Rating Area 3	Tobacco User/Non-Tobacco User	43	550.34	605.50
	Rating Area 3	Tobacco User/Non-Tobacco User	44	566.56	623.34
	Rating Area 3	Tobacco User/Non-Tobacco User	45	585.62	644.02
	Rating Area 3	Tobacco User/Non-Tobacco User	46	608.33	669.17
	Rating Area 3	Tobacco User/Non-Tobacco User	47	633.88	697.15
	Rating Area 3	Tobacco User/Non-Tobacco User	48	663.08	729.60
	Rating Area 3	Tobacco User/Non-Tobacco User	49	691.88	761.23

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*	22444				
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
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	50	724.32	796.92
	Rating Area 3	Tobacco User/Non-Tobacco User	51	756.36	832.20
	Rating Area 3	Tobacco User/Non-Tobacco User	52	791.65	870.73
	Rating Area 3	Tobacco User/Non-Tobacco User	53	827.33	910.07
	Rating Area 3	Tobacco User/Non-Tobacco User	54	865.86	952.25
	Rating Area 3	Tobacco User/Non-Tobacco User	55	904.39	994.83
	Rating Area 3	Tobacco User/Non-Tobacco User	56	946.16	1040.66
	Rating Area 3	Tobacco User/Non-Tobacco User	57	988.34	1087.30
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1033.36	1136.77
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1055.66	1161.11
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1100.68	1210.58
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1139.61	1253.57
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1165.16	1281.56
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1197.20	1316.84
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1216.67	1338.33
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	340.78	340.78
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	15	371.07	371.07
	Rating Area 6	Tobacco User/Non-Tobacco User	16	382.65	382.65
	Rating Area 6	Tobacco User/Non-Tobacco User	17	394.23	394.23
	Rating Area 6	Tobacco User/Non-Tobacco User	18	406.71	406.71
	Rating Area 6	Tobacco User/Non-Tobacco User	19	419.18	419.18
	Rating Area 6	Tobacco User/Non-Tobacco User	20	432.10	432.10
	Rating Area 6	Tobacco User/Non-Tobacco User	21	445.47	490.01
	Rating Area 6	Tobacco User/Non-Tobacco User	22	445.47	490.01
	Rating Area 6	Tobacco User/Non-Tobacco User	23	445.47	490.01
	Rating Area 6	Tobacco User/Non-Tobacco User	24	445.47	490.01
	Rating Area 6	Tobacco User/Non-Tobacco User	25	447.24	491.79
	Rating Area 6	Tobacco User/Non-Tobacco User	26	456.15	501.59
	Rating Area 6	Tobacco User/Non-Tobacco User	27	466.84	513.62
	Rating Area 6	Tobacco User/Non-Tobacco User	28	484.22	532.77
	Rating Area 6	Tobacco User/Non-Tobacco User	29	498.47	548.36
	Rating Area 6	Tobacco User/Non-Tobacco User	30	505.60	556.38
	Rating Area 6	Tobacco User/Non-Tobacco User	31	516.29	567.96
	Rating Area 6	Tobacco User/Non-Tobacco User	32	526.98	579.55
	Rating Area 6	Tobacco User/Non-Tobacco User	33	533.66	587.12
	Rating Area 6	Tobacco User/Non-Tobacco User	34	540.79	594.69
	Rating Area 6	Tobacco User/Non-Tobacco User	35	544.35	598.70
	Rating Area 6	Tobacco User/Non-Tobacco User	36	547.92	602.71
	Rating Area 6	Tobacco User/Non-Tobacco User	37	551.48	606.72
	Rating Area 6	Tobacco User/Non-Tobacco User	38	555.05	610.73
	Rating Area 6	Tobacco User/Non-Tobacco User	39	562.17	618.30
	Rating Area 6	Tobacco User/Non-Tobacco User	40	569.30	626.32
	Rating Area 6	Tobacco User/Non-Tobacco User	41	579.99	637.90
	Rating Area 6	Tobacco User/Non-Tobacco User	42	590.24	649.48
	Rating Area 6	Tobacco User/Non-Tobacco User	43	604.49	665.07
	Rating Area 6	Tobacco User/Non-Tobacco User	44	622.31	684.68
	Rating Area 6	Tobacco User/Non-Tobacco User	45	643.25	707.39
	Rating Area 6	Tobacco User/Non-Tobacco User	46	668.19	735.01
	Rating Area 6	Tobacco User/Non-Tobacco User	47	696.26	765.75
	Rating Area 6	Tobacco User/Non-Tobacco User	48	728.33	801.39

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*	22444						
	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		
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	49	759.96	836.13			
		50	795.60	875.33			
		51	830.79	914.09			
		52	869.54	956.41			
		53	908.74	999.62			
		54	951.06	1045.94			
		55	993.38	1092.72			
		56	1039.26	1143.06			
		57	1085.59	1194.28			
		58	1135.04	1248.63			
		59	1159.54	1275.36			
		60	1208.98	1329.70			
		61	1251.75	1376.92			
		62	1279.81	1407.66			
		63	1315.00	1446.42			
		64 and over	1336.39	1470.02			
		22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	392.08	392.08
		22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	15	426.93	426.93	
				16	440.26	440.26	
17	453.58			453.58			
18	467.93			467.93			
19	482.28			482.28			
20	497.15			497.15			
21	512.53			563.78			
22	512.53			563.78			
23	512.53			563.78			
24	512.53			563.78			
25	514.57			565.82			
26	524.82			577.10			
27	537.12			590.94			
28	557.11			612.98			
29	573.51			630.91			
30	581.71			640.14			
31	594.01			653.47			
32	606.31			666.79			
33	614.00			675.50			
34	622.20			684.22			
35	626.30			688.83			
36	630.40			693.44			
37	634.50			698.05			
38	638.60			702.67			
39	646.80			711.38			
40	655.00			720.61			
41	667.30			733.93			
42	679.09			747.26			
43	695.49			765.19			
44	715.99			787.75			
45	740.08			813.88			
46	768.78			845.66			
47	801.07			881.02			

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.			
		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*	22444				
	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
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	48	837.97	922.03
	Rating Area 6	Tobacco User/Non-Tobacco User	49	874.36	962.00
	Rating Area 6	Tobacco User/Non-Tobacco User	50	915.36	1007.11
	Rating Area 6	Tobacco User/Non-Tobacco User	51	955.85	1051.69
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1000.44	1100.38
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1045.54	1150.10
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1094.23	1203.40
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1142.92	1257.22
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1195.71	1315.13
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1249.02	1374.07
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1305.91	1436.60
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1334.09	1467.35
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1390.98	1529.88
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1440.19	1584.20
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1472.47	1619.57
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1512.96	1664.16
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1537.57	1691.32
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	214.61	214.61
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	15	233.68	233.68
	Rating Area 6	Tobacco User/Non-Tobacco User	16	240.98	240.98
	Rating Area 6	Tobacco User/Non-Tobacco User	17	248.27	248.27
	Rating Area 6	Tobacco User/Non-Tobacco User	18	256.13	256.13
	Rating Area 6	Tobacco User/Non-Tobacco User	19	263.98	263.98
	Rating Area 6	Tobacco User/Non-Tobacco User	20	272.12	272.12
	Rating Area 6	Tobacco User/Non-Tobacco User	21	280.54	308.59
	Rating Area 6	Tobacco User/Non-Tobacco User	22	280.54	308.59
	Rating Area 6	Tobacco User/Non-Tobacco User	23	280.54	308.59
	Rating Area 6	Tobacco User/Non-Tobacco User	24	280.54	308.59
	Rating Area 6	Tobacco User/Non-Tobacco User	25	281.65	309.71
	Rating Area 6	Tobacco User/Non-Tobacco User	26	287.27	315.88
	Rating Area 6	Tobacco User/Non-Tobacco User	27	294.00	323.45
	Rating Area 6	Tobacco User/Non-Tobacco User	28	304.94	335.52
	Rating Area 6	Tobacco User/Non-Tobacco User	29	313.92	345.34
	Rating Area 6	Tobacco User/Non-Tobacco User	30	318.40	350.39
	Rating Area 6	Tobacco User/Non-Tobacco User	31	325.14	357.68
	Rating Area 6	Tobacco User/Non-Tobacco User	32	331.87	364.97
	Rating Area 6	Tobacco User/Non-Tobacco User	33	336.08	369.74
	Rating Area 6	Tobacco User/Non-Tobacco User	34	340.57	374.51
	Rating Area 6	Tobacco User/Non-Tobacco User	35	342.81	377.04
	Rating Area 6	Tobacco User/Non-Tobacco User	36	345.06	379.56
	Rating Area 6	Tobacco User/Non-Tobacco User	37	347.30	382.09
	Rating Area 6	Tobacco User/Non-Tobacco User	38	349.54	384.61
	Rating Area 6	Tobacco User/Non-Tobacco User	39	354.03	389.38
	Rating Area 6	Tobacco User/Non-Tobacco User	40	358.52	394.43
	Rating Area 6	Tobacco User/Non-Tobacco User	41	365.25	401.72
	Rating Area 6	Tobacco User/Non-Tobacco User	42	371.71	409.02
	Rating Area 6	Tobacco User/Non-Tobacco User	43	380.68	418.84
	Rating Area 6	Tobacco User/Non-Tobacco User	44	391.90	431.18
	Rating Area 6	Tobacco User/Non-Tobacco User	45	405.09	445.49
	Rating Area 6	Tobacco User/Non-Tobacco User	46	420.80	462.88

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*	22444				
	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
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	47	438.47	482.24
	Rating Area 6	Tobacco User/Non-Tobacco User	48	458.67	504.68
	Rating Area 6	Tobacco User/Non-Tobacco User	49	478.59	526.56
	Rating Area 6	Tobacco User/Non-Tobacco User	50	501.03	551.25
	Rating Area 6	Tobacco User/Non-Tobacco User	51	523.19	575.65
	Rating Area 6	Tobacco User/Non-Tobacco User	52	547.60	602.30
	Rating Area 6	Tobacco User/Non-Tobacco User	53	572.29	629.52
	Rating Area 6	Tobacco User/Non-Tobacco User	54	598.94	658.69
	Rating Area 6	Tobacco User/Non-Tobacco User	55	625.59	688.15
	Rating Area 6	Tobacco User/Non-Tobacco User	56	654.48	719.85
	Rating Area 6	Tobacco User/Non-Tobacco User	57	683.66	752.11
	Rating Area 6	Tobacco User/Non-Tobacco User	58	714.80	786.33
	Rating Area 6	Tobacco User/Non-Tobacco User	59	730.23	803.17
	Rating Area 6	Tobacco User/Non-Tobacco User	60	761.37	837.39
	Rating Area 6	Tobacco User/Non-Tobacco User	61	788.30	867.13
	Rating Area 6	Tobacco User/Non-Tobacco User	62	805.97	886.48
	Rating Area 6	Tobacco User/Non-Tobacco User	63	828.13	910.89
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	841.60	925.76
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	261.29	261.29
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	15	284.52	284.52
	Rating Area 3	Tobacco User/Non-Tobacco User	16	293.40	293.40
	Rating Area 3	Tobacco User/Non-Tobacco User	17	302.28	302.28
	Rating Area 3	Tobacco User/Non-Tobacco User	18	311.84	311.84
	Rating Area 3	Tobacco User/Non-Tobacco User	19	321.41	321.41
	Rating Area 3	Tobacco User/Non-Tobacco User	20	331.31	331.31
	Rating Area 3	Tobacco User/Non-Tobacco User	21	341.56	375.72
	Rating Area 3	Tobacco User/Non-Tobacco User	22	341.56	375.72
	Rating Area 3	Tobacco User/Non-Tobacco User	23	341.56	375.72
	Rating Area 3	Tobacco User/Non-Tobacco User	24	341.56	375.72
	Rating Area 3	Tobacco User/Non-Tobacco User	25	342.92	377.08
	Rating Area 3	Tobacco User/Non-Tobacco User	26	349.76	384.59
	Rating Area 3	Tobacco User/Non-Tobacco User	27	357.95	393.82
	Rating Area 3	Tobacco User/Non-Tobacco User	28	371.27	408.50
	Rating Area 3	Tobacco User/Non-Tobacco User	29	382.20	420.46
	Rating Area 3	Tobacco User/Non-Tobacco User	30	387.67	426.61
	Rating Area 3	Tobacco User/Non-Tobacco User	31	395.87	435.49
	Rating Area 3	Tobacco User/Non-Tobacco User	32	404.06	444.37
	Rating Area 3	Tobacco User/Non-Tobacco User	33	409.19	450.17
	Rating Area 3	Tobacco User/Non-Tobacco User	34	414.65	455.98
	Rating Area 3	Tobacco User/Non-Tobacco User	35	417.38	459.05
	Rating Area 3	Tobacco User/Non-Tobacco User	36	420.12	462.13
	Rating Area 3	Tobacco User/Non-Tobacco User	37	422.85	465.20
	Rating Area 3	Tobacco User/Non-Tobacco User	38	425.58	468.28
	Rating Area 3	Tobacco User/Non-Tobacco User	39	431.05	474.08
	Rating Area 3	Tobacco User/Non-Tobacco User	40	436.51	480.23
	Rating Area 3	Tobacco User/Non-Tobacco User	41	444.71	489.11
	Rating Area 3	Tobacco User/Non-Tobacco User	42	452.56	497.99
	Rating Area 3	Tobacco User/Non-Tobacco User	43	463.49	509.95
	Rating Area 3	Tobacco User/Non-Tobacco User	44	477.16	524.97
	Rating Area 3	Tobacco User/Non-Tobacco User	45	493.21	542.39

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*	22444				
	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
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	46	512.34	563.57
	Rating Area 3	Tobacco User/Non-Tobacco User	47	533.85	587.14
	Rating Area 3	Tobacco User/Non-Tobacco User	48	558.45	614.46
	Rating Area 3	Tobacco User/Non-Tobacco User	49	582.70	641.10
	Rating Area 3	Tobacco User/Non-Tobacco User	50	610.02	671.16
	Rating Area 3	Tobacco User/Non-Tobacco User	51	637.01	700.88
	Rating Area 3	Tobacco User/Non-Tobacco User	52	666.72	733.32
	Rating Area 3	Tobacco User/Non-Tobacco User	53	696.78	766.46
	Rating Area 3	Tobacco User/Non-Tobacco User	54	729.23	801.98
	Rating Area 3	Tobacco User/Non-Tobacco User	55	761.67	837.84
	Rating Area 3	Tobacco User/Non-Tobacco User	56	796.85	876.44
	Rating Area 3	Tobacco User/Non-Tobacco User	57	832.38	915.72
	Rating Area 3	Tobacco User/Non-Tobacco User	58	870.29	957.39
	Rating Area 3	Tobacco User/Non-Tobacco User	59	889.07	977.88
	Rating Area 3	Tobacco User/Non-Tobacco User	60	926.99	1019.55
	Rating Area 3	Tobacco User/Non-Tobacco User	61	959.78	1055.76
	Rating Area 3	Tobacco User/Non-Tobacco User	62	981.30	1079.32
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1008.28	1109.04
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1024.67	1127.14
	22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	340.78
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	15	371.07	371.07
	Rating Area 6	Tobacco User/Non-Tobacco User	16	382.65	382.65
	Rating Area 6	Tobacco User/Non-Tobacco User	17	394.23	394.23
	Rating Area 6	Tobacco User/Non-Tobacco User	18	406.71	406.71
	Rating Area 6	Tobacco User/Non-Tobacco User	19	419.18	419.18
	Rating Area 6	Tobacco User/Non-Tobacco User	20	432.10	432.10
	Rating Area 6	Tobacco User/Non-Tobacco User	21	445.47	490.01
	Rating Area 6	Tobacco User/Non-Tobacco User	22	445.47	490.01
	Rating Area 6	Tobacco User/Non-Tobacco User	23	445.47	490.01
	Rating Area 6	Tobacco User/Non-Tobacco User	24	445.47	490.01
	Rating Area 6	Tobacco User/Non-Tobacco User	25	447.24	491.79
	Rating Area 6	Tobacco User/Non-Tobacco User	26	456.15	501.59
	Rating Area 6	Tobacco User/Non-Tobacco User	27	466.84	513.62
	Rating Area 6	Tobacco User/Non-Tobacco User	28	484.22	532.77
	Rating Area 6	Tobacco User/Non-Tobacco User	29	498.47	548.36
	Rating Area 6	Tobacco User/Non-Tobacco User	30	505.60	556.38
	Rating Area 6	Tobacco User/Non-Tobacco User	31	516.29	567.96
	Rating Area 6	Tobacco User/Non-Tobacco User	32	526.98	579.55
	Rating Area 6	Tobacco User/Non-Tobacco User	33	533.66	587.12
	Rating Area 6	Tobacco User/Non-Tobacco User	34	540.79	594.69
	Rating Area 6	Tobacco User/Non-Tobacco User	35	544.35	598.70
	Rating Area 6	Tobacco User/Non-Tobacco User	36	547.92	602.71
	Rating Area 6	Tobacco User/Non-Tobacco User	37	551.48	606.72
	Rating Area 6	Tobacco User/Non-Tobacco User	38	555.05	610.73
	Rating Area 6	Tobacco User/Non-Tobacco User	39	562.17	618.30
	Rating Area 6	Tobacco User/Non-Tobacco User	40	569.30	626.32
	Rating Area 6	Tobacco User/Non-Tobacco User	41	579.99	637.90
	Rating Area 6	Tobacco User/Non-Tobacco User	42	590.24	649.48
	Rating Area 6	Tobacco User/Non-Tobacco User	43	604.49	665.07
	Rating Area 6	Tobacco User/Non-Tobacco User	44	622.31	684.68

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*	22444				
	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
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	45	643.25	707.39
	Rating Area 6	Tobacco User/Non-Tobacco User	46	668.19	735.01
	Rating Area 6	Tobacco User/Non-Tobacco User	47	696.26	765.75
	Rating Area 6	Tobacco User/Non-Tobacco User	48	728.33	801.39
	Rating Area 6	Tobacco User/Non-Tobacco User	49	759.96	836.13
	Rating Area 6	Tobacco User/Non-Tobacco User	50	795.60	875.33
	Rating Area 6	Tobacco User/Non-Tobacco User	51	830.79	914.09
	Rating Area 6	Tobacco User/Non-Tobacco User	52	869.54	956.41
	Rating Area 6	Tobacco User/Non-Tobacco User	53	908.74	999.62
	Rating Area 6	Tobacco User/Non-Tobacco User	54	951.06	1045.94
	Rating Area 6	Tobacco User/Non-Tobacco User	55	993.38	1092.72
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1039.26	1143.06
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1085.59	1194.28
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1135.04	1248.63
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1159.54	1275.36
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1208.98	1329.70
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1251.75	1376.92
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1279.81	1407.66
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1315.00	1446.42
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1336.39	1470.02
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	300.63	300.63
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	15	327.35	327.35
	Rating Area 3	Tobacco User/Non-Tobacco User	16	337.57	337.57
	Rating Area 3	Tobacco User/Non-Tobacco User	17	347.78	347.78
	Rating Area 3	Tobacco User/Non-Tobacco User	18	358.79	358.79
	Rating Area 3	Tobacco User/Non-Tobacco User	19	369.79	369.79
	Rating Area 3	Tobacco User/Non-Tobacco User	20	381.19	381.19
	Rating Area 3	Tobacco User/Non-Tobacco User	21	392.98	432.28
	Rating Area 3	Tobacco User/Non-Tobacco User	22	392.98	432.28
	Rating Area 3	Tobacco User/Non-Tobacco User	23	392.98	432.28
	Rating Area 3	Tobacco User/Non-Tobacco User	24	392.98	432.28
	Rating Area 3	Tobacco User/Non-Tobacco User	25	394.55	433.85
	Rating Area 3	Tobacco User/Non-Tobacco User	26	402.41	442.49
	Rating Area 3	Tobacco User/Non-Tobacco User	27	411.84	453.10
	Rating Area 3	Tobacco User/Non-Tobacco User	28	427.16	470.00
	Rating Area 3	Tobacco User/Non-Tobacco User	29	439.74	483.75
	Rating Area 3	Tobacco User/Non-Tobacco User	30	446.03	490.83
	Rating Area 3	Tobacco User/Non-Tobacco User	31	455.46	501.04
	Rating Area 3	Tobacco User/Non-Tobacco User	32	464.89	511.26
	Rating Area 3	Tobacco User/Non-Tobacco User	33	470.78	517.94
	Rating Area 3	Tobacco User/Non-Tobacco User	34	477.07	524.62
	Rating Area 3	Tobacco User/Non-Tobacco User	35	480.22	528.16
	Rating Area 3	Tobacco User/Non-Tobacco User	36	483.36	531.70
	Rating Area 3	Tobacco User/Non-Tobacco User	37	486.50	535.23
	Rating Area 3	Tobacco User/Non-Tobacco User	38	489.65	538.77
	Rating Area 3	Tobacco User/Non-Tobacco User	39	495.94	545.45
	Rating Area 3	Tobacco User/Non-Tobacco User	40	502.22	552.52
	Rating Area 3	Tobacco User/Non-Tobacco User	41	511.65	562.74
	Rating Area 3	Tobacco User/Non-Tobacco User	42	520.69	572.96
	Rating Area 3	Tobacco User/Non-Tobacco User	43	533.27	586.71

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*	22444					
	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
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	44	548.99	604.00	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	567.46	624.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	589.46	648.41	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	614.22	675.53	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	642.52	706.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	670.42	737.62	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	701.85	772.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	732.90	806.39	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	767.09	843.72	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	801.67	881.84	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	839.00	922.71	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	876.34	963.97	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	916.81	1008.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	957.68	1053.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1001.30	1101.51	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1022.92	1125.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1066.54	1173.03	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1104.26	1214.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1129.02	1241.80	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1160.06	1275.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1178.93	1296.82	
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	392.08	392.08	
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	15	426.93	426.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	440.26	440.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	453.58	453.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	467.93	467.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	482.28	482.28	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	497.15	497.15	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	512.53	563.78	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	512.53	563.78	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	512.53	563.78	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	512.53	563.78	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	514.57	565.82	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	524.82	577.10	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	537.12	590.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	557.11	612.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	573.51	630.91	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	581.71	640.14	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	594.01	653.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	606.31	666.79	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	614.00	675.50	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	622.20	684.22	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	626.30	688.83	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	630.40	693.44	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	634.50	698.05	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	638.60	702.67	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	646.80	711.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	655.00	720.61	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	667.30	733.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	679.09	747.26	

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*	22444				
	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
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	43	695.49	765.19
	Rating Area 6	Tobacco User/Non-Tobacco User	44	715.99	787.75
	Rating Area 6	Tobacco User/Non-Tobacco User	45	740.08	813.88
	Rating Area 6	Tobacco User/Non-Tobacco User	46	768.78	845.66
	Rating Area 6	Tobacco User/Non-Tobacco User	47	801.07	881.02
	Rating Area 6	Tobacco User/Non-Tobacco User	48	837.97	922.03
	Rating Area 6	Tobacco User/Non-Tobacco User	49	874.36	962.00
	Rating Area 6	Tobacco User/Non-Tobacco User	50	915.36	1007.11
	Rating Area 6	Tobacco User/Non-Tobacco User	51	955.85	1051.69
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1000.44	1100.38
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1045.54	1150.10
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1094.23	1203.40
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1142.92	1257.22
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1195.71	1315.13
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1249.02	1374.07
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1305.91	1436.60
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1334.09	1467.35
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1390.98	1529.88
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1440.19	1584.20
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1472.47	1619.57
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1512.96	1664.16
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1537.57	1691.32
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	164.55	164.55
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	15	179.18	179.18
	Rating Area 3	Tobacco User/Non-Tobacco User	16	184.77	184.77
	Rating Area 3	Tobacco User/Non-Tobacco User	17	190.36	190.36
	Rating Area 3	Tobacco User/Non-Tobacco User	18	196.38	196.38
	Rating Area 3	Tobacco User/Non-Tobacco User	19	202.41	202.41
	Rating Area 3	Tobacco User/Non-Tobacco User	20	208.65	208.65
	Rating Area 3	Tobacco User/Non-Tobacco User	21	215.10	236.61
	Rating Area 3	Tobacco User/Non-Tobacco User	22	215.10	236.61
	Rating Area 3	Tobacco User/Non-Tobacco User	23	215.10	236.61
	Rating Area 3	Tobacco User/Non-Tobacco User	24	215.10	236.61
	Rating Area 3	Tobacco User/Non-Tobacco User	25	215.96	237.47
	Rating Area 3	Tobacco User/Non-Tobacco User	26	220.26	242.20
	Rating Area 3	Tobacco User/Non-Tobacco User	27	225.42	248.01
	Rating Area 3	Tobacco User/Non-Tobacco User	28	233.81	257.26
	Rating Area 3	Tobacco User/Non-Tobacco User	29	240.69	264.79
	Rating Area 3	Tobacco User/Non-Tobacco User	30	244.14	268.66
	Rating Area 3	Tobacco User/Non-Tobacco User	31	249.30	274.25
	Rating Area 3	Tobacco User/Non-Tobacco User	32	254.46	279.84
	Rating Area 3	Tobacco User/Non-Tobacco User	33	257.69	283.50
	Rating Area 3	Tobacco User/Non-Tobacco User	34	261.13	287.16
	Rating Area 3	Tobacco User/Non-Tobacco User	35	262.85	289.09
	Rating Area 3	Tobacco User/Non-Tobacco User	36	264.57	291.03
	Rating Area 3	Tobacco User/Non-Tobacco User	37	266.29	292.96
	Rating Area 3	Tobacco User/Non-Tobacco User	38	268.01	294.90
	Rating Area 3	Tobacco User/Non-Tobacco User	39	271.45	298.56
	Rating Area 3	Tobacco User/Non-Tobacco User	40	274.90	302.43
	Rating Area 3	Tobacco User/Non-Tobacco User	41	280.06	308.02

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.			
		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*	22444				
	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
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	42	285.01	313.61
	Rating Area 3	Tobacco User/Non-Tobacco User	43	291.89	321.14
	Rating Area 3	Tobacco User/Non-Tobacco User	44	300.49	330.61
	Rating Area 3	Tobacco User/Non-Tobacco User	45	310.60	341.58
	Rating Area 3	Tobacco User/Non-Tobacco User	46	322.65	354.91
	Rating Area 3	Tobacco User/Non-Tobacco User	47	336.20	369.75
	Rating Area 3	Tobacco User/Non-Tobacco User	48	351.69	386.96
	Rating Area 3	Tobacco User/Non-Tobacco User	49	366.96	403.74
	Rating Area 3	Tobacco User/Non-Tobacco User	50	384.17	422.67
	Rating Area 3	Tobacco User/Non-Tobacco User	51	401.16	441.38
	Rating Area 3	Tobacco User/Non-Tobacco User	52	419.87	461.82
	Rating Area 3	Tobacco User/Non-Tobacco User	53	438.80	482.68
	Rating Area 3	Tobacco User/Non-Tobacco User	54	459.23	505.05
	Rating Area 3	Tobacco User/Non-Tobacco User	55	479.67	527.64
	Rating Area 3	Tobacco User/Non-Tobacco User	56	501.82	551.94
	Rating Area 3	Tobacco User/Non-Tobacco User	57	524.19	576.68
	Rating Area 3	Tobacco User/Non-Tobacco User	58	548.07	602.92
	Rating Area 3	Tobacco User/Non-Tobacco User	59	559.90	615.83
	Rating Area 3	Tobacco User/Non-Tobacco User	60	583.78	642.07
	Rating Area 3	Tobacco User/Non-Tobacco User	61	604.43	664.87
	Rating Area 3	Tobacco User/Non-Tobacco User	62	617.98	679.71
	Rating Area 3	Tobacco User/Non-Tobacco User	63	634.97	698.42
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	645.29	709.82
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	214.61	214.61
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	15	233.68	233.68
	Rating Area 6	Tobacco User/Non-Tobacco User	16	240.98	240.98
	Rating Area 6	Tobacco User/Non-Tobacco User	17	248.27	248.27
	Rating Area 6	Tobacco User/Non-Tobacco User	18	256.13	256.13
	Rating Area 6	Tobacco User/Non-Tobacco User	19	263.98	263.98
	Rating Area 6	Tobacco User/Non-Tobacco User	20	272.12	272.12
	Rating Area 6	Tobacco User/Non-Tobacco User	21	280.54	308.59
	Rating Area 6	Tobacco User/Non-Tobacco User	22	280.54	308.59
	Rating Area 6	Tobacco User/Non-Tobacco User	23	280.54	308.59
	Rating Area 6	Tobacco User/Non-Tobacco User	24	280.54	308.59
	Rating Area 6	Tobacco User/Non-Tobacco User	25	281.65	309.71
	Rating Area 6	Tobacco User/Non-Tobacco User	26	287.27	315.88
	Rating Area 6	Tobacco User/Non-Tobacco User	27	294.00	323.45
	Rating Area 6	Tobacco User/Non-Tobacco User	28	304.94	335.52
	Rating Area 6	Tobacco User/Non-Tobacco User	29	313.92	345.34
	Rating Area 6	Tobacco User/Non-Tobacco User	30	318.40	350.39
	Rating Area 6	Tobacco User/Non-Tobacco User	31	325.14	357.68
	Rating Area 6	Tobacco User/Non-Tobacco User	32	331.87	364.97
	Rating Area 6	Tobacco User/Non-Tobacco User	33	336.08	369.74
	Rating Area 6	Tobacco User/Non-Tobacco User	34	340.57	374.51
	Rating Area 6	Tobacco User/Non-Tobacco User	35	342.81	377.04
	Rating Area 6	Tobacco User/Non-Tobacco User	36	345.06	379.56
	Rating Area 6	Tobacco User/Non-Tobacco User	37	347.30	382.09
	Rating Area 6	Tobacco User/Non-Tobacco User	38	349.54	384.61
	Rating Area 6	Tobacco User/Non-Tobacco User	39	354.03	389.38
	Rating Area 6	Tobacco User/Non-Tobacco User	40	358.52	394.43

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*	22444				
	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
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	41	365.25	401.72
	Rating Area 6	Tobacco User/Non-Tobacco User	42	371.71	409.02
	Rating Area 6	Tobacco User/Non-Tobacco User	43	380.68	418.84
	Rating Area 6	Tobacco User/Non-Tobacco User	44	391.90	431.18
	Rating Area 6	Tobacco User/Non-Tobacco User	45	405.09	445.49
	Rating Area 6	Tobacco User/Non-Tobacco User	46	420.80	462.88
	Rating Area 6	Tobacco User/Non-Tobacco User	47	438.47	482.24
	Rating Area 6	Tobacco User/Non-Tobacco User	48	458.67	504.68
	Rating Area 6	Tobacco User/Non-Tobacco User	49	478.59	526.56
	Rating Area 6	Tobacco User/Non-Tobacco User	50	501.03	551.25
	Rating Area 6	Tobacco User/Non-Tobacco User	51	523.19	575.65
	Rating Area 6	Tobacco User/Non-Tobacco User	52	547.60	602.30
	Rating Area 6	Tobacco User/Non-Tobacco User	53	572.29	629.52
	Rating Area 6	Tobacco User/Non-Tobacco User	54	598.94	658.69
	Rating Area 6	Tobacco User/Non-Tobacco User	55	625.59	688.15
	Rating Area 6	Tobacco User/Non-Tobacco User	56	654.48	719.85
	Rating Area 6	Tobacco User/Non-Tobacco User	57	683.66	752.11
	Rating Area 6	Tobacco User/Non-Tobacco User	58	714.80	786.33
	Rating Area 6	Tobacco User/Non-Tobacco User	59	730.23	803.17
	Rating Area 6	Tobacco User/Non-Tobacco User	60	761.37	837.39
	Rating Area 6	Tobacco User/Non-Tobacco User	61	788.30	867.13
	Rating Area 6	Tobacco User/Non-Tobacco User	62	805.97	886.48
	Rating Area 6	Tobacco User/Non-Tobacco User	63	828.13	910.89
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	841.60	925.76
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	261.29	261.29
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	15	284.52	284.52
	Rating Area 3	Tobacco User/Non-Tobacco User	16	293.40	293.40
	Rating Area 3	Tobacco User/Non-Tobacco User	17	302.28	302.28
	Rating Area 3	Tobacco User/Non-Tobacco User	18	311.84	311.84
	Rating Area 3	Tobacco User/Non-Tobacco User	19	321.41	321.41
	Rating Area 3	Tobacco User/Non-Tobacco User	20	331.31	331.31
	Rating Area 3	Tobacco User/Non-Tobacco User	21	341.56	375.72
	Rating Area 3	Tobacco User/Non-Tobacco User	22	341.56	375.72
	Rating Area 3	Tobacco User/Non-Tobacco User	23	341.56	375.72
	Rating Area 3	Tobacco User/Non-Tobacco User	24	341.56	375.72
	Rating Area 3	Tobacco User/Non-Tobacco User	25	342.92	377.08
	Rating Area 3	Tobacco User/Non-Tobacco User	26	349.76	384.59
	Rating Area 3	Tobacco User/Non-Tobacco User	27	357.95	393.82
	Rating Area 3	Tobacco User/Non-Tobacco User	28	371.27	408.50
	Rating Area 3	Tobacco User/Non-Tobacco User	29	382.20	420.46
	Rating Area 3	Tobacco User/Non-Tobacco User	30	387.67	426.61
	Rating Area 3	Tobacco User/Non-Tobacco User	31	395.87	435.49
	Rating Area 3	Tobacco User/Non-Tobacco User	32	404.06	444.37
	Rating Area 3	Tobacco User/Non-Tobacco User	33	409.19	450.17
	Rating Area 3	Tobacco User/Non-Tobacco User	34	414.65	455.98
	Rating Area 3	Tobacco User/Non-Tobacco User	35	417.38	459.05
	Rating Area 3	Tobacco User/Non-Tobacco User	36	420.12	462.13
	Rating Area 3	Tobacco User/Non-Tobacco User	37	422.85	465.20
	Rating Area 3	Tobacco User/Non-Tobacco User	38	425.58	468.28
	Rating Area 3	Tobacco User/Non-Tobacco User	39	431.05	474.08

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* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	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
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	40	436.51	480.23
	Rating Area 3	Tobacco User/Non-Tobacco User	41	444.71	489.11
	Rating Area 3	Tobacco User/Non-Tobacco User	42	452.56	497.99
	Rating Area 3	Tobacco User/Non-Tobacco User	43	463.49	509.95
	Rating Area 3	Tobacco User/Non-Tobacco User	44	477.16	524.97
	Rating Area 3	Tobacco User/Non-Tobacco User	45	493.21	542.39
	Rating Area 3	Tobacco User/Non-Tobacco User	46	512.34	563.57
	Rating Area 3	Tobacco User/Non-Tobacco User	47	533.85	587.14
	Rating Area 3	Tobacco User/Non-Tobacco User	48	558.45	614.46
	Rating Area 3	Tobacco User/Non-Tobacco User	49	582.70	641.10
	Rating Area 3	Tobacco User/Non-Tobacco User	50	610.02	671.16
	Rating Area 3	Tobacco User/Non-Tobacco User	51	637.01	700.88
	Rating Area 3	Tobacco User/Non-Tobacco User	52	666.72	733.32
	Rating Area 3	Tobacco User/Non-Tobacco User	53	696.78	766.46
	Rating Area 3	Tobacco User/Non-Tobacco User	54	729.23	801.98
	Rating Area 3	Tobacco User/Non-Tobacco User	55	761.67	837.84
	Rating Area 3	Tobacco User/Non-Tobacco User	56	796.85	876.44
	Rating Area 3	Tobacco User/Non-Tobacco User	57	832.38	915.72
	Rating Area 3	Tobacco User/Non-Tobacco User	58	870.29	957.39
	Rating Area 3	Tobacco User/Non-Tobacco User	59	889.07	977.88
	Rating Area 3	Tobacco User/Non-Tobacco User	60	926.99	1019.55
	Rating Area 3	Tobacco User/Non-Tobacco User	61	959.78	1055.76
	Rating Area 3	Tobacco User/Non-Tobacco User	62	981.30	1079.32
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1008.28	1109.04
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1024.67	1127.14
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	300.63	300.63
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	15	327.35	327.35
	Rating Area 3	Tobacco User/Non-Tobacco User	16	337.57	337.57
	Rating Area 3	Tobacco User/Non-Tobacco User	17	347.78	347.78
	Rating Area 3	Tobacco User/Non-Tobacco User	18	358.79	358.79
	Rating Area 3	Tobacco User/Non-Tobacco User	19	369.79	369.79
	Rating Area 3	Tobacco User/Non-Tobacco User	20	381.19	381.19
	Rating Area 3	Tobacco User/Non-Tobacco User	21	392.98	432.28
	Rating Area 3	Tobacco User/Non-Tobacco User	22	392.98	432.28
	Rating Area 3	Tobacco User/Non-Tobacco User	23	392.98	432.28
	Rating Area 3	Tobacco User/Non-Tobacco User	24	392.98	432.28
	Rating Area 3	Tobacco User/Non-Tobacco User	25	394.55	433.85
	Rating Area 3	Tobacco User/Non-Tobacco User	26	402.41	442.49
	Rating Area 3	Tobacco User/Non-Tobacco User	27	411.84	453.10
	Rating Area 3	Tobacco User/Non-Tobacco User	28	427.16	470.00
	Rating Area 3	Tobacco User/Non-Tobacco User	29	439.74	483.75
	Rating Area 3	Tobacco User/Non-Tobacco User	30	446.03	490.83
	Rating Area 3	Tobacco User/Non-Tobacco User	31	455.46	501.04
	Rating Area 3	Tobacco User/Non-Tobacco User	32	464.89	511.26
	Rating Area 3	Tobacco User/Non-Tobacco User	33	470.78	517.94
	Rating Area 3	Tobacco User/Non-Tobacco User	34	477.07	524.62
	Rating Area 3	Tobacco User/Non-Tobacco User	35	480.22	528.16
	Rating Area 3	Tobacco User/Non-Tobacco User	36	483.36	531.70
	Rating Area 3	Tobacco User/Non-Tobacco User	37	486.50	535.23
	Rating Area 3	Tobacco User/Non-Tobacco User	38	489.65	538.77

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*	22444				
	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
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	39	495.94	545.45
	Rating Area 3	Tobacco User/Non-Tobacco User	40	502.22	552.52
	Rating Area 3	Tobacco User/Non-Tobacco User	41	511.65	562.74
	Rating Area 3	Tobacco User/Non-Tobacco User	42	520.69	572.96
	Rating Area 3	Tobacco User/Non-Tobacco User	43	533.27	586.71
	Rating Area 3	Tobacco User/Non-Tobacco User	44	548.99	604.00
	Rating Area 3	Tobacco User/Non-Tobacco User	45	567.46	624.05
	Rating Area 3	Tobacco User/Non-Tobacco User	46	589.46	648.41
	Rating Area 3	Tobacco User/Non-Tobacco User	47	614.22	675.53
	Rating Area 3	Tobacco User/Non-Tobacco User	48	642.52	706.96
	Rating Area 3	Tobacco User/Non-Tobacco User	49	670.42	737.62
	Rating Area 3	Tobacco User/Non-Tobacco User	50	701.85	772.20
	Rating Area 3	Tobacco User/Non-Tobacco User	51	732.90	806.39
	Rating Area 3	Tobacco User/Non-Tobacco User	52	767.09	843.72
	Rating Area 3	Tobacco User/Non-Tobacco User	53	801.67	881.84
	Rating Area 3	Tobacco User/Non-Tobacco User	54	839.00	922.71
	Rating Area 3	Tobacco User/Non-Tobacco User	55	876.34	963.97
	Rating Area 3	Tobacco User/Non-Tobacco User	56	916.81	1008.38
	Rating Area 3	Tobacco User/Non-Tobacco User	57	957.68	1053.57
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1001.30	1101.51
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1022.92	1125.09
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1066.54	1173.03
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1104.26	1214.69
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1129.02	1241.80
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1160.06	1275.99
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1178.93	1296.82
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	164.55	164.55
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	15	179.18	179.18
	Rating Area 3	Tobacco User/Non-Tobacco User	16	184.77	184.77
	Rating Area 3	Tobacco User/Non-Tobacco User	17	190.36	190.36
	Rating Area 3	Tobacco User/Non-Tobacco User	18	196.38	196.38
	Rating Area 3	Tobacco User/Non-Tobacco User	19	202.41	202.41
	Rating Area 3	Tobacco User/Non-Tobacco User	20	208.65	208.65
	Rating Area 3	Tobacco User/Non-Tobacco User	21	215.10	236.61
	Rating Area 3	Tobacco User/Non-Tobacco User	22	215.10	236.61
	Rating Area 3	Tobacco User/Non-Tobacco User	23	215.10	236.61
	Rating Area 3	Tobacco User/Non-Tobacco User	24	215.10	236.61
	Rating Area 3	Tobacco User/Non-Tobacco User	25	215.96	237.47
	Rating Area 3	Tobacco User/Non-Tobacco User	26	220.26	242.20
	Rating Area 3	Tobacco User/Non-Tobacco User	27	225.42	248.01
	Rating Area 3	Tobacco User/Non-Tobacco User	28	233.81	257.26
	Rating Area 3	Tobacco User/Non-Tobacco User	29	240.69	264.79
	Rating Area 3	Tobacco User/Non-Tobacco User	30	244.14	268.66
	Rating Area 3	Tobacco User/Non-Tobacco User	31	249.30	274.25
	Rating Area 3	Tobacco User/Non-Tobacco User	32	254.46	279.84
	Rating Area 3	Tobacco User/Non-Tobacco User	33	257.69	283.50
	Rating Area 3	Tobacco User/Non-Tobacco User	34	261.13	287.16
	Rating Area 3	Tobacco User/Non-Tobacco User	35	262.85	289.09
	Rating Area 3	Tobacco User/Non-Tobacco User	36	264.57	291.03
	Rating Area 3	Tobacco User/Non-Tobacco User	37	266.29	292.96

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*	22444				
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
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	38	268.01	294.90
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	39	271.45	298.56
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	40	274.90	302.43
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	41	280.06	308.02
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	42	285.01	313.61
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	43	291.89	321.14
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	44	300.49	330.61
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	45	310.60	341.58
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	46	322.65	354.91
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	47	336.20	369.75
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	48	351.69	386.96
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	49	366.96	403.74
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	50	384.17	422.67
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	51	401.16	441.38
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	52	419.87	461.82
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	53	438.80	482.68
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	54	459.23	505.05
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	55	479.67	527.64
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	56	501.82	551.94
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	57	524.19	576.68
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	58	548.07	602.92
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	59	559.90	615.83
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	60	583.78	642.07
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	61	604.43	664.87
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	62	617.98	679.71
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	63	634.97	698.42
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	645.29	709.82
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	169.14	169.14
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	15	184.17	184.17
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	16	189.92	189.92
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	17	195.67	195.67
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	18	201.86	201.86
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	19	208.05	208.05
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	20	214.46	214.46
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	21	221.10	243.21
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	22	221.10	243.21
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	23	221.10	243.21
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	24	221.10	243.21
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	25	221.98	244.09
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	26	226.40	248.95
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	27	231.71	254.92
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	28	240.33	264.43
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	29	247.40	272.17
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	30	250.94	276.15
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	31	256.25	281.89
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	32	261.55	287.64
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	33	264.87	291.40
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	34	268.41	295.16
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	35	270.18	297.15
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	36	271.94	299.14

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*	22444					
	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	
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	37	273.71	301.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	275.48	303.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	279.02	306.88	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	282.56	310.86	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	287.86	316.61	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	292.95	322.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	300.02	330.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	308.87	339.82	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	319.26	351.10	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	331.64	364.80	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	345.57	380.06	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	361.49	397.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	377.19	414.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	394.87	434.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	412.34	453.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	431.57	474.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	451.03	496.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	472.03	519.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	493.04	542.34	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	515.81	567.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	538.80	592.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	563.35	619.72	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	575.51	632.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	600.05	659.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	621.27	683.40	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	635.20	698.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	652.67	717.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	663.28	729.61	
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	199.24	199.24
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	15	216.95	216.95
		Rating Area 9	Tobacco User/Non-Tobacco User	16	223.72	223.72
		Rating Area 9	Tobacco User/Non-Tobacco User	17	230.50	230.50
		Rating Area 9	Tobacco User/Non-Tobacco User	18	237.79	237.79
		Rating Area 9	Tobacco User/Non-Tobacco User	19	245.08	245.08
		Rating Area 9	Tobacco User/Non-Tobacco User	20	252.63	252.63
Rating Area 9		Tobacco User/Non-Tobacco User	21	260.45	286.50	
Rating Area 9		Tobacco User/Non-Tobacco User	22	260.45	286.50	
Rating Area 9		Tobacco User/Non-Tobacco User	23	260.45	286.50	
Rating Area 9		Tobacco User/Non-Tobacco User	24	260.45	286.50	
Rating Area 9		Tobacco User/Non-Tobacco User	25	261.49	287.53	
Rating Area 9		Tobacco User/Non-Tobacco User	26	266.70	293.26	
Rating Area 9		Tobacco User/Non-Tobacco User	27	272.95	300.29	
Rating Area 9		Tobacco User/Non-Tobacco User	28	283.11	311.49	
Rating Area 9		Tobacco User/Non-Tobacco User	29	291.44	320.61	
Rating Area 9		Tobacco User/Non-Tobacco User	30	295.61	325.30	
Rating Area 9		Tobacco User/Non-Tobacco User	31	301.86	332.07	
Rating Area 9		Tobacco User/Non-Tobacco User	32	308.11	338.84	
Rating Area 9		Tobacco User/Non-Tobacco User	33	312.01	343.27	
Rating Area 9		Tobacco User/Non-Tobacco User	34	316.18	347.70	
Rating Area 9		Tobacco User/Non-Tobacco User	35	318.27	350.04	

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*	22444				
	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
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	36	320.35	352.38
	Rating Area 9	Tobacco User/Non-Tobacco User	37	322.43	354.73
	Rating Area 9	Tobacco User/Non-Tobacco User	38	324.52	357.07
	Rating Area 9	Tobacco User/Non-Tobacco User	39	328.68	361.50
	Rating Area 9	Tobacco User/Non-Tobacco User	40	332.85	366.19
	Rating Area 9	Tobacco User/Non-Tobacco User	41	339.10	372.96
	Rating Area 9	Tobacco User/Non-Tobacco User	42	345.09	379.73
	Rating Area 9	Tobacco User/Non-Tobacco User	43	353.43	388.85
	Rating Area 9	Tobacco User/Non-Tobacco User	44	363.84	400.31
	Rating Area 9	Tobacco User/Non-Tobacco User	45	376.08	413.59
	Rating Area 9	Tobacco User/Non-Tobacco User	46	390.67	429.74
	Rating Area 9	Tobacco User/Non-Tobacco User	47	407.08	447.71
	Rating Area 9	Tobacco User/Non-Tobacco User	48	425.83	468.54
	Rating Area 9	Tobacco User/Non-Tobacco User	49	444.32	488.86
	Rating Area 9	Tobacco User/Non-Tobacco User	50	465.16	511.78
	Rating Area 9	Tobacco User/Non-Tobacco User	51	485.73	534.44
	Rating Area 9	Tobacco User/Non-Tobacco User	52	508.39	559.18
	Rating Area 9	Tobacco User/Non-Tobacco User	53	531.31	584.44
	Rating Area 9	Tobacco User/Non-Tobacco User	54	556.05	611.53
	Rating Area 9	Tobacco User/Non-Tobacco User	55	580.80	638.87
	Rating Area 9	Tobacco User/Non-Tobacco User	56	607.62	668.31
	Rating Area 9	Tobacco User/Non-Tobacco User	57	634.71	698.26
	Rating Area 9	Tobacco User/Non-Tobacco User	58	663.62	730.03
	Rating Area 9	Tobacco User/Non-Tobacco User	59	677.94	745.66
	Rating Area 9	Tobacco User/Non-Tobacco User	60	706.85	777.43
	Rating Area 9	Tobacco User/Non-Tobacco User	61	731.85	805.04
	Rating Area 9	Tobacco User/Non-Tobacco User	62	748.26	823.01
	Rating Area 9	Tobacco User/Non-Tobacco User	63	768.84	845.67
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	781.34	859.47
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	220.59	220.59
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	15	240.20	240.20
	Rating Area 6	Tobacco User/Non-Tobacco User	16	247.69	247.69
	Rating Area 6	Tobacco User/Non-Tobacco User	17	255.19	255.19
	Rating Area 6	Tobacco User/Non-Tobacco User	18	263.26	263.26
	Rating Area 6	Tobacco User/Non-Tobacco User	19	271.34	271.34
	Rating Area 6	Tobacco User/Non-Tobacco User	20	279.70	279.70
	Rating Area 6	Tobacco User/Non-Tobacco User	21	288.36	317.19
	Rating Area 6	Tobacco User/Non-Tobacco User	22	288.36	317.19
	Rating Area 6	Tobacco User/Non-Tobacco User	23	288.36	317.19
	Rating Area 6	Tobacco User/Non-Tobacco User	24	288.36	317.19
	Rating Area 6	Tobacco User/Non-Tobacco User	25	289.50	318.34
	Rating Area 6	Tobacco User/Non-Tobacco User	26	295.27	324.68
	Rating Area 6	Tobacco User/Non-Tobacco User	27	302.19	332.47
	Rating Area 6	Tobacco User/Non-Tobacco User	28	313.44	344.87
	Rating Area 6	Tobacco User/Non-Tobacco User	29	322.67	354.96
	Rating Area 6	Tobacco User/Non-Tobacco User	30	327.28	360.15
	Rating Area 6	Tobacco User/Non-Tobacco User	31	334.20	367.65
	Rating Area 6	Tobacco User/Non-Tobacco User	32	341.12	375.15
	Rating Area 6	Tobacco User/Non-Tobacco User	33	345.44	380.05
	Rating Area 6	Tobacco User/Non-Tobacco User	34	350.06	384.95

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*	22444				
	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
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	35	352.37	387.54
	Rating Area 6	Tobacco User/Non-Tobacco User	36	354.67	390.14
	Rating Area 6	Tobacco User/Non-Tobacco User	37	356.98	392.73
	Rating Area 6	Tobacco User/Non-Tobacco User	38	359.29	395.33
	Rating Area 6	Tobacco User/Non-Tobacco User	39	363.90	400.23
	Rating Area 6	Tobacco User/Non-Tobacco User	40	368.51	405.42
	Rating Area 6	Tobacco User/Non-Tobacco User	41	375.43	412.92
	Rating Area 6	Tobacco User/Non-Tobacco User	42	382.07	420.42
	Rating Area 6	Tobacco User/Non-Tobacco User	43	391.29	430.51
	Rating Area 6	Tobacco User/Non-Tobacco User	44	402.83	443.20
	Rating Area 6	Tobacco User/Non-Tobacco User	45	416.38	457.90
	Rating Area 6	Tobacco User/Non-Tobacco User	46	432.53	475.78
	Rating Area 6	Tobacco User/Non-Tobacco User	47	450.69	495.68
	Rating Area 6	Tobacco User/Non-Tobacco User	48	471.45	518.74
	Rating Area 6	Tobacco User/Non-Tobacco User	49	491.93	541.24
	Rating Area 6	Tobacco User/Non-Tobacco User	50	515.00	566.61
	Rating Area 6	Tobacco User/Non-Tobacco User	51	537.78	591.70
	Rating Area 6	Tobacco User/Non-Tobacco User	52	562.86	619.09
	Rating Area 6	Tobacco User/Non-Tobacco User	53	588.24	647.06
	Rating Area 6	Tobacco User/Non-Tobacco User	54	615.63	677.05
	Rating Area 6	Tobacco User/Non-Tobacco User	55	643.02	707.33
	Rating Area 6	Tobacco User/Non-Tobacco User	56	672.72	739.91
	Rating Area 6	Tobacco User/Non-Tobacco User	57	702.71	773.07
	Rating Area 6	Tobacco User/Non-Tobacco User	58	734.72	808.25
	Rating Area 6	Tobacco User/Non-Tobacco User	59	750.58	825.55
	Rating Area 6	Tobacco User/Non-Tobacco User	60	782.59	860.73
	Rating Area 6	Tobacco User/Non-Tobacco User	61	810.27	891.29
	Rating Area 6	Tobacco User/Non-Tobacco User	62	828.43	911.19
	Rating Area 6	Tobacco User/Non-Tobacco User	63	851.21	936.28
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	865.05	951.56
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	224.24	224.24
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	15	244.17	244.17
	Rating Area 7	Tobacco User/Non-Tobacco User	16	251.79	251.79
	Rating Area 7	Tobacco User/Non-Tobacco User	17	259.41	259.41
	Rating Area 7	Tobacco User/Non-Tobacco User	18	267.62	267.62
	Rating Area 7	Tobacco User/Non-Tobacco User	19	275.83	275.83
	Rating Area 7	Tobacco User/Non-Tobacco User	20	284.33	284.33
	Rating Area 7	Tobacco User/Non-Tobacco User	21	293.13	322.44
	Rating Area 7	Tobacco User/Non-Tobacco User	22	293.13	322.44
	Rating Area 7	Tobacco User/Non-Tobacco User	23	293.13	322.44
	Rating Area 7	Tobacco User/Non-Tobacco User	24	293.13	322.44
	Rating Area 7	Tobacco User/Non-Tobacco User	25	294.29	323.61
	Rating Area 7	Tobacco User/Non-Tobacco User	26	300.16	330.05
	Rating Area 7	Tobacco User/Non-Tobacco User	27	307.19	337.97
	Rating Area 7	Tobacco User/Non-Tobacco User	28	318.62	350.57
	Rating Area 7	Tobacco User/Non-Tobacco User	29	328.00	360.83
	Rating Area 7	Tobacco User/Non-Tobacco User	30	332.69	366.11
	Rating Area 7	Tobacco User/Non-Tobacco User	31	339.73	373.73
	Rating Area 7	Tobacco User/Non-Tobacco User	32	346.76	381.35
	Rating Area 7	Tobacco User/Non-Tobacco User	33	351.16	386.33

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*	22444				
	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	
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	34	355.85	391.32
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	35	358.19	393.96
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	36	360.54	396.59
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	37	362.88	399.23
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	38	365.23	401.87
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	39	369.92	406.85
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	40	374.61	412.13
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	41	381.64	419.75
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	42	388.39	427.37
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	43	397.77	437.63
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	44	409.49	450.53
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	45	423.27	465.48
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	46	439.68	483.65
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	47	458.15	503.88
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	48	479.25	527.33
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	49	500.07	550.19
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	50	523.51	575.98
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	51	546.67	601.49
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	52	572.17	629.33
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	53	597.97	657.76
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	54	625.81	688.25
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	55	653.66	719.03
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	56	683.85	752.15
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	57	714.34	785.86
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	58	746.87	821.62
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	59	763.00	839.21
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	60	795.53	874.97
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	61	823.67	906.04
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	62	842.14	926.26
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	63	865.29	951.77
	22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	879.36	967.30
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	199.24	199.24
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	15	216.95	216.95
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	16	223.72	223.72
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	17	230.50	230.50
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	18	237.79	237.79
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	19	245.08	245.08
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	20	252.63	252.63
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	21	260.45	286.50
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	22	260.45	286.50
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	23	260.45	286.50
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	24	260.45	286.50
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	25	261.49	287.53
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	26	266.70	293.26
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	27	272.95	300.29
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	28	283.11	311.49
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	29	291.44	320.61
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	30	295.61	325.30
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	31	301.86	332.07
	22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	32	308.11	338.84

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*	22444				
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
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	33	312.01	343.27
	Rating Area 9	Tobacco User/Non-Tobacco User	34	316.18	347.70
	Rating Area 9	Tobacco User/Non-Tobacco User	35	318.27	350.04
	Rating Area 9	Tobacco User/Non-Tobacco User	36	320.35	352.38
	Rating Area 9	Tobacco User/Non-Tobacco User	37	322.43	354.73
	Rating Area 9	Tobacco User/Non-Tobacco User	38	324.52	357.07
	Rating Area 9	Tobacco User/Non-Tobacco User	39	328.68	361.50
	Rating Area 9	Tobacco User/Non-Tobacco User	40	332.85	366.19
	Rating Area 9	Tobacco User/Non-Tobacco User	41	339.10	372.96
	Rating Area 9	Tobacco User/Non-Tobacco User	42	345.09	379.73
	Rating Area 9	Tobacco User/Non-Tobacco User	43	353.43	388.85
	Rating Area 9	Tobacco User/Non-Tobacco User	44	363.84	400.31
	Rating Area 9	Tobacco User/Non-Tobacco User	45	376.08	413.59
	Rating Area 9	Tobacco User/Non-Tobacco User	46	390.67	429.74
	Rating Area 9	Tobacco User/Non-Tobacco User	47	407.08	447.71
	Rating Area 9	Tobacco User/Non-Tobacco User	48	425.83	468.54
	Rating Area 9	Tobacco User/Non-Tobacco User	49	444.32	488.86
	Rating Area 9	Tobacco User/Non-Tobacco User	50	465.16	511.78
	Rating Area 9	Tobacco User/Non-Tobacco User	51	485.73	534.44
	Rating Area 9	Tobacco User/Non-Tobacco User	52	508.39	559.18
	Rating Area 9	Tobacco User/Non-Tobacco User	53	531.31	584.44
	Rating Area 9	Tobacco User/Non-Tobacco User	54	556.05	611.53
	Rating Area 9	Tobacco User/Non-Tobacco User	55	580.80	638.87
	Rating Area 9	Tobacco User/Non-Tobacco User	56	607.62	668.31
	Rating Area 9	Tobacco User/Non-Tobacco User	57	634.71	698.26
	Rating Area 9	Tobacco User/Non-Tobacco User	58	663.62	730.03
	Rating Area 9	Tobacco User/Non-Tobacco User	59	677.94	745.66
	Rating Area 9	Tobacco User/Non-Tobacco User	60	706.85	777.43
	Rating Area 9	Tobacco User/Non-Tobacco User	61	731.85	805.04
	Rating Area 9	Tobacco User/Non-Tobacco User	62	748.26	823.01
	Rating Area 9	Tobacco User/Non-Tobacco User	63	768.84	845.67
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	781.34	859.47
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	175.70	175.70
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	15	191.32	191.32
	Rating Area 5	Tobacco User/Non-Tobacco User	16	197.29	197.29
	Rating Area 5	Tobacco User/Non-Tobacco User	17	203.27	203.27
	Rating Area 5	Tobacco User/Non-Tobacco User	18	209.70	209.70
	Rating Area 5	Tobacco User/Non-Tobacco User	19	216.13	216.13
	Rating Area 5	Tobacco User/Non-Tobacco User	20	222.79	222.79
	Rating Area 5	Tobacco User/Non-Tobacco User	21	229.68	252.65
	Rating Area 5	Tobacco User/Non-Tobacco User	22	229.68	252.65
	Rating Area 5	Tobacco User/Non-Tobacco User	23	229.68	252.65
	Rating Area 5	Tobacco User/Non-Tobacco User	24	229.68	252.65
	Rating Area 5	Tobacco User/Non-Tobacco User	25	230.60	253.57
	Rating Area 5	Tobacco User/Non-Tobacco User	26	235.19	258.62
	Rating Area 5	Tobacco User/Non-Tobacco User	27	240.70	264.82
	Rating Area 5	Tobacco User/Non-Tobacco User	28	249.66	274.70
	Rating Area 5	Tobacco User/Non-Tobacco User	29	257.01	282.74
	Rating Area 5	Tobacco User/Non-Tobacco User	30	260.69	286.87
	Rating Area 5	Tobacco User/Non-Tobacco User	31	266.20	292.84

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*	22444				
	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
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	32	271.71	298.81
	Rating Area 5	Tobacco User/Non-Tobacco User	33	275.16	302.72
	Rating Area 5	Tobacco User/Non-Tobacco User	34	278.83	306.62
	Rating Area 5	Tobacco User/Non-Tobacco User	35	280.67	308.69
	Rating Area 5	Tobacco User/Non-Tobacco User	36	282.51	310.76
	Rating Area 5	Tobacco User/Non-Tobacco User	37	284.34	312.82
	Rating Area 5	Tobacco User/Non-Tobacco User	38	286.18	314.89
	Rating Area 5	Tobacco User/Non-Tobacco User	39	289.86	318.79
	Rating Area 5	Tobacco User/Non-Tobacco User	40	293.53	322.93
	Rating Area 5	Tobacco User/Non-Tobacco User	41	299.04	328.90
	Rating Area 5	Tobacco User/Non-Tobacco User	42	304.33	334.87
	Rating Area 5	Tobacco User/Non-Tobacco User	43	311.67	342.91
	Rating Area 5	Tobacco User/Non-Tobacco User	44	320.86	353.02
	Rating Area 5	Tobacco User/Non-Tobacco User	45	331.66	364.73
	Rating Area 5	Tobacco User/Non-Tobacco User	46	344.52	378.97
	Rating Area 5	Tobacco User/Non-Tobacco User	47	358.99	394.82
	Rating Area 5	Tobacco User/Non-Tobacco User	48	375.53	413.19
	Rating Area 5	Tobacco User/Non-Tobacco User	49	391.83	431.11
	Rating Area 5	Tobacco User/Non-Tobacco User	50	410.21	451.32
	Rating Area 5	Tobacco User/Non-Tobacco User	51	428.35	471.30
	Rating Area 5	Tobacco User/Non-Tobacco User	52	448.33	493.12
	Rating Area 5	Tobacco User/Non-Tobacco User	53	468.55	515.40
	Rating Area 5	Tobacco User/Non-Tobacco User	54	490.37	539.29
	Rating Area 5	Tobacco User/Non-Tobacco User	55	512.18	563.40
	Rating Area 5	Tobacco User/Non-Tobacco User	56	535.84	589.36
	Rating Area 5	Tobacco User/Non-Tobacco User	57	559.73	615.77
	Rating Area 5	Tobacco User/Non-Tobacco User	58	585.22	643.79
	Rating Area 5	Tobacco User/Non-Tobacco User	59	597.86	657.57
	Rating Area 5	Tobacco User/Non-Tobacco User	60	623.35	685.59
	Rating Area 5	Tobacco User/Non-Tobacco User	61	645.40	709.94
	Rating Area 5	Tobacco User/Non-Tobacco User	62	659.87	725.79
	Rating Area 5	Tobacco User/Non-Tobacco User	63	678.01	745.77
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	689.04	757.94
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	171.69	171.69
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	15	186.95	186.95
	Rating Area 2	Tobacco User/Non-Tobacco User	16	192.79	192.79
	Rating Area 2	Tobacco User/Non-Tobacco User	17	198.62	198.62
	Rating Area 2	Tobacco User/Non-Tobacco User	18	204.91	204.91
	Rating Area 2	Tobacco User/Non-Tobacco User	19	211.19	211.19
	Rating Area 2	Tobacco User/Non-Tobacco User	20	217.70	217.70
	Rating Area 2	Tobacco User/Non-Tobacco User	21	224.44	246.88
	Rating Area 2	Tobacco User/Non-Tobacco User	22	224.44	246.88
	Rating Area 2	Tobacco User/Non-Tobacco User	23	224.44	246.88
	Rating Area 2	Tobacco User/Non-Tobacco User	24	224.44	246.88
	Rating Area 2	Tobacco User/Non-Tobacco User	25	225.33	247.77
	Rating Area 2	Tobacco User/Non-Tobacco User	26	229.82	252.71
	Rating Area 2	Tobacco User/Non-Tobacco User	27	235.21	258.77
	Rating Area 2	Tobacco User/Non-Tobacco User	28	243.96	268.42
	Rating Area 2	Tobacco User/Non-Tobacco User	29	251.14	276.28
	Rating Area 2	Tobacco User/Non-Tobacco User	30	254.73	280.32

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*	22444				
	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
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	31	260.12	286.15
	Rating Area 2	Tobacco User/Non-Tobacco User	32	265.50	291.99
	Rating Area 2	Tobacco User/Non-Tobacco User	33	268.87	295.80
	Rating Area 2	Tobacco User/Non-Tobacco User	34	272.46	299.62
	Rating Area 2	Tobacco User/Non-Tobacco User	35	274.26	301.64
	Rating Area 2	Tobacco User/Non-Tobacco User	36	276.05	303.66
	Rating Area 2	Tobacco User/Non-Tobacco User	37	277.85	305.68
	Rating Area 2	Tobacco User/Non-Tobacco User	38	279.64	307.70
	Rating Area 2	Tobacco User/Non-Tobacco User	39	283.23	311.51
	Rating Area 2	Tobacco User/Non-Tobacco User	40	286.82	315.55
	Rating Area 2	Tobacco User/Non-Tobacco User	41	292.21	321.39
	Rating Area 2	Tobacco User/Non-Tobacco User	42	297.37	327.22
	Rating Area 2	Tobacco User/Non-Tobacco User	43	304.55	335.08
	Rating Area 2	Tobacco User/Non-Tobacco User	44	313.53	344.95
	Rating Area 2	Tobacco User/Non-Tobacco User	45	324.08	356.40
	Rating Area 2	Tobacco User/Non-Tobacco User	46	336.65	370.31
	Rating Area 2	Tobacco User/Non-Tobacco User	47	350.79	385.80
	Rating Area 2	Tobacco User/Non-Tobacco User	48	366.95	403.75
	Rating Area 2	Tobacco User/Non-Tobacco User	49	382.88	421.26
	Rating Area 2	Tobacco User/Non-Tobacco User	50	400.84	441.01
	Rating Area 2	Tobacco User/Non-Tobacco User	51	418.57	460.54
	Rating Area 2	Tobacco User/Non-Tobacco User	52	438.09	481.86
	Rating Area 2	Tobacco User/Non-Tobacco User	53	457.84	503.63
	Rating Area 2	Tobacco User/Non-Tobacco User	54	479.16	526.97
	Rating Area 2	Tobacco User/Non-Tobacco User	55	500.48	550.53
	Rating Area 2	Tobacco User/Non-Tobacco User	56	523.60	575.89
	Rating Area 2	Tobacco User/Non-Tobacco User	57	546.94	601.70
	Rating Area 2	Tobacco User/Non-Tobacco User	58	571.85	629.08
	Rating Area 2	Tobacco User/Non-Tobacco User	59	584.20	642.55
	Rating Area 2	Tobacco User/Non-Tobacco User	60	609.11	669.93
	Rating Area 2	Tobacco User/Non-Tobacco User	61	630.65	693.72
	Rating Area 2	Tobacco User/Non-Tobacco User	62	644.79	709.21
	Rating Area 2	Tobacco User/Non-Tobacco User	63	662.52	728.73
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	673.30	740.63
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	169.14	169.14
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	15	184.17	184.17
	Rating Area 3	Tobacco User/Non-Tobacco User	16	189.92	189.92
	Rating Area 3	Tobacco User/Non-Tobacco User	17	195.67	195.67
	Rating Area 3	Tobacco User/Non-Tobacco User	18	201.86	201.86
	Rating Area 3	Tobacco User/Non-Tobacco User	19	208.05	208.05
	Rating Area 3	Tobacco User/Non-Tobacco User	20	214.46	214.46
	Rating Area 3	Tobacco User/Non-Tobacco User	21	221.10	243.21
	Rating Area 3	Tobacco User/Non-Tobacco User	22	221.10	243.21
	Rating Area 3	Tobacco User/Non-Tobacco User	23	221.10	243.21
	Rating Area 3	Tobacco User/Non-Tobacco User	24	221.10	243.21
	Rating Area 3	Tobacco User/Non-Tobacco User	25	221.98	244.09
	Rating Area 3	Tobacco User/Non-Tobacco User	26	226.40	248.95
	Rating Area 3	Tobacco User/Non-Tobacco User	27	231.71	254.92
	Rating Area 3	Tobacco User/Non-Tobacco User	28	240.33	264.43
	Rating Area 3	Tobacco User/Non-Tobacco User	29	247.40	272.17

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*	22444					
	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
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	30	250.94	276.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	256.25	281.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	261.55	287.64	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	264.87	291.40	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	268.41	295.16	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	270.18	297.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	271.94	299.14	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	273.71	301.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	275.48	303.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	279.02	306.88	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	282.56	310.86	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	287.86	316.61	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	292.95	322.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	300.02	330.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	308.87	339.82	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	319.26	351.10	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	331.64	364.80	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	345.57	380.06	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	361.49	397.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	377.19	414.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	394.87	434.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	412.34	453.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	431.57	474.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	451.03	496.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	472.03	519.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	493.04	542.34	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	515.81	567.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	538.80	592.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	563.35	619.72	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	575.51	632.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	600.05	659.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	621.27	683.40	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	635.20	698.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	652.67	717.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	663.28	729.61	
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	220.59	220.59	
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	15	240.20	240.20	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	247.69	247.69	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	255.19	255.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	263.26	263.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	271.34	271.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	279.70	279.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	288.36	317.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	288.36	317.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	288.36	317.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	288.36	317.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	289.50	318.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	295.27	324.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	302.19	332.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	313.44	344.87	

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*	22444				
	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
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	29	322.67	354.96
	Rating Area 6	Tobacco User/Non-Tobacco User	30	327.28	360.15
	Rating Area 6	Tobacco User/Non-Tobacco User	31	334.20	367.65
	Rating Area 6	Tobacco User/Non-Tobacco User	32	341.12	375.15
	Rating Area 6	Tobacco User/Non-Tobacco User	33	345.44	380.05
	Rating Area 6	Tobacco User/Non-Tobacco User	34	350.06	384.95
	Rating Area 6	Tobacco User/Non-Tobacco User	35	352.37	387.54
	Rating Area 6	Tobacco User/Non-Tobacco User	36	354.67	390.14
	Rating Area 6	Tobacco User/Non-Tobacco User	37	356.98	392.73
	Rating Area 6	Tobacco User/Non-Tobacco User	38	359.29	395.33
	Rating Area 6	Tobacco User/Non-Tobacco User	39	363.90	400.23
	Rating Area 6	Tobacco User/Non-Tobacco User	40	368.51	405.42
	Rating Area 6	Tobacco User/Non-Tobacco User	41	375.43	412.92
	Rating Area 6	Tobacco User/Non-Tobacco User	42	382.07	420.42
	Rating Area 6	Tobacco User/Non-Tobacco User	43	391.29	430.51
	Rating Area 6	Tobacco User/Non-Tobacco User	44	402.83	443.20
	Rating Area 6	Tobacco User/Non-Tobacco User	45	416.38	457.90
	Rating Area 6	Tobacco User/Non-Tobacco User	46	432.53	475.78
	Rating Area 6	Tobacco User/Non-Tobacco User	47	450.69	495.68
	Rating Area 6	Tobacco User/Non-Tobacco User	48	471.45	518.74
	Rating Area 6	Tobacco User/Non-Tobacco User	49	491.93	541.24
	Rating Area 6	Tobacco User/Non-Tobacco User	50	515.00	566.61
	Rating Area 6	Tobacco User/Non-Tobacco User	51	537.78	591.70
	Rating Area 6	Tobacco User/Non-Tobacco User	52	562.86	619.09
	Rating Area 6	Tobacco User/Non-Tobacco User	53	588.24	647.06
	Rating Area 6	Tobacco User/Non-Tobacco User	54	615.63	677.05
	Rating Area 6	Tobacco User/Non-Tobacco User	55	643.02	707.33
	Rating Area 6	Tobacco User/Non-Tobacco User	56	672.72	739.91
	Rating Area 6	Tobacco User/Non-Tobacco User	57	702.71	773.07
	Rating Area 6	Tobacco User/Non-Tobacco User	58	734.72	808.25
	Rating Area 6	Tobacco User/Non-Tobacco User	59	750.58	825.55
	Rating Area 6	Tobacco User/Non-Tobacco User	60	782.59	860.73
	Rating Area 6	Tobacco User/Non-Tobacco User	61	810.27	891.29
	Rating Area 6	Tobacco User/Non-Tobacco User	62	828.43	911.19
	Rating Area 6	Tobacco User/Non-Tobacco User	63	851.21	936.28
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	865.05	951.56
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	169.14	169.14
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	15	184.17	184.17
	Rating Area 3	Tobacco User/Non-Tobacco User	16	189.92	189.92
	Rating Area 3	Tobacco User/Non-Tobacco User	17	195.67	195.67
	Rating Area 3	Tobacco User/Non-Tobacco User	18	201.86	201.86
	Rating Area 3	Tobacco User/Non-Tobacco User	19	208.05	208.05
	Rating Area 3	Tobacco User/Non-Tobacco User	20	214.46	214.46
	Rating Area 3	Tobacco User/Non-Tobacco User	21	221.10	243.21
	Rating Area 3	Tobacco User/Non-Tobacco User	22	221.10	243.21
	Rating Area 3	Tobacco User/Non-Tobacco User	23	221.10	243.21
	Rating Area 3	Tobacco User/Non-Tobacco User	24	221.10	243.21
	Rating Area 3	Tobacco User/Non-Tobacco User	25	221.98	244.09
	Rating Area 3	Tobacco User/Non-Tobacco User	26	226.40	248.95
	Rating Area 3	Tobacco User/Non-Tobacco User	27	231.71	254.92

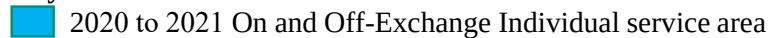
2021 Rates Table Template v10.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		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*	22444				
	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
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	28	240.33	264.43
	Rating Area 3	Tobacco User/Non-Tobacco User	29	247.40	272.17
	Rating Area 3	Tobacco User/Non-Tobacco User	30	250.94	276.15
	Rating Area 3	Tobacco User/Non-Tobacco User	31	256.25	281.89
	Rating Area 3	Tobacco User/Non-Tobacco User	32	261.55	287.64
	Rating Area 3	Tobacco User/Non-Tobacco User	33	264.87	291.40
	Rating Area 3	Tobacco User/Non-Tobacco User	34	268.41	295.16
	Rating Area 3	Tobacco User/Non-Tobacco User	35	270.18	297.15
	Rating Area 3	Tobacco User/Non-Tobacco User	36	271.94	299.14
	Rating Area 3	Tobacco User/Non-Tobacco User	37	273.71	301.13
	Rating Area 3	Tobacco User/Non-Tobacco User	38	275.48	303.12
	Rating Area 3	Tobacco User/Non-Tobacco User	39	279.02	306.88
	Rating Area 3	Tobacco User/Non-Tobacco User	40	282.56	310.86
	Rating Area 3	Tobacco User/Non-Tobacco User	41	287.86	316.61
	Rating Area 3	Tobacco User/Non-Tobacco User	42	292.95	322.35
	Rating Area 3	Tobacco User/Non-Tobacco User	43	300.02	330.09
	Rating Area 3	Tobacco User/Non-Tobacco User	44	308.87	339.82
	Rating Area 3	Tobacco User/Non-Tobacco User	45	319.26	351.10
	Rating Area 3	Tobacco User/Non-Tobacco User	46	331.64	364.80
	Rating Area 3	Tobacco User/Non-Tobacco User	47	345.57	380.06
	Rating Area 3	Tobacco User/Non-Tobacco User	48	361.49	397.75
	Rating Area 3	Tobacco User/Non-Tobacco User	49	377.19	414.99
	Rating Area 3	Tobacco User/Non-Tobacco User	50	394.87	434.45
	Rating Area 3	Tobacco User/Non-Tobacco User	51	412.34	453.68
	Rating Area 3	Tobacco User/Non-Tobacco User	52	431.57	474.69
	Rating Area 3	Tobacco User/Non-Tobacco User	53	451.03	496.13
	Rating Area 3	Tobacco User/Non-Tobacco User	54	472.03	519.13
	Rating Area 3	Tobacco User/Non-Tobacco User	55	493.04	542.34
	Rating Area 3	Tobacco User/Non-Tobacco User	56	515.81	567.33
	Rating Area 3	Tobacco User/Non-Tobacco User	57	538.80	592.75
	Rating Area 3	Tobacco User/Non-Tobacco User	58	563.35	619.72
	Rating Area 3	Tobacco User/Non-Tobacco User	59	575.51	632.99
	Rating Area 3	Tobacco User/Non-Tobacco User	60	600.05	659.96
	Rating Area 3	Tobacco User/Non-Tobacco User	61	621.27	683.40
	Rating Area 3	Tobacco User/Non-Tobacco User	62	635.20	698.65
	Rating Area 3	Tobacco User/Non-Tobacco User	63	652.67	717.89
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	663.28	729.61
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	220.59	220.59
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	15	240.20	240.20
	Rating Area 6	Tobacco User/Non-Tobacco User	16	247.69	247.69
	Rating Area 6	Tobacco User/Non-Tobacco User	17	255.19	255.19
	Rating Area 6	Tobacco User/Non-Tobacco User	18	263.26	263.26
	Rating Area 6	Tobacco User/Non-Tobacco User	19	271.34	271.34
	Rating Area 6	Tobacco User/Non-Tobacco User	20	279.70	279.70
	Rating Area 6	Tobacco User/Non-Tobacco User	21	288.36	317.19
	Rating Area 6	Tobacco User/Non-Tobacco User	22	288.36	317.19
	Rating Area 6	Tobacco User/Non-Tobacco User	23	288.36	317.19
	Rating Area 6	Tobacco User/Non-Tobacco User	24	288.36	317.19
	Rating Area 6	Tobacco User/Non-Tobacco User	25	289.50	318.34
	Rating Area 6	Tobacco User/Non-Tobacco User	26	295.27	324.68

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*	22444				
	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
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	27	302.19	332.47
	Rating Area 6	Tobacco User/Non-Tobacco User	28	313.44	344.87
	Rating Area 6	Tobacco User/Non-Tobacco User	29	322.67	354.96
	Rating Area 6	Tobacco User/Non-Tobacco User	30	327.28	360.15
	Rating Area 6	Tobacco User/Non-Tobacco User	31	334.20	367.65
	Rating Area 6	Tobacco User/Non-Tobacco User	32	341.12	375.15
	Rating Area 6	Tobacco User/Non-Tobacco User	33	345.44	380.05
	Rating Area 6	Tobacco User/Non-Tobacco User	34	350.06	384.95
	Rating Area 6	Tobacco User/Non-Tobacco User	35	352.37	387.54
	Rating Area 6	Tobacco User/Non-Tobacco User	36	354.67	390.14
	Rating Area 6	Tobacco User/Non-Tobacco User	37	356.98	392.73
	Rating Area 6	Tobacco User/Non-Tobacco User	38	359.29	395.33
	Rating Area 6	Tobacco User/Non-Tobacco User	39	363.90	400.23
	Rating Area 6	Tobacco User/Non-Tobacco User	40	368.51	405.42
	Rating Area 6	Tobacco User/Non-Tobacco User	41	375.43	412.92
	Rating Area 6	Tobacco User/Non-Tobacco User	42	382.07	420.42
	Rating Area 6	Tobacco User/Non-Tobacco User	43	391.29	430.51
	Rating Area 6	Tobacco User/Non-Tobacco User	44	402.83	443.20
	Rating Area 6	Tobacco User/Non-Tobacco User	45	416.38	457.90
	Rating Area 6	Tobacco User/Non-Tobacco User	46	432.53	475.78
	Rating Area 6	Tobacco User/Non-Tobacco User	47	450.69	495.68
	Rating Area 6	Tobacco User/Non-Tobacco User	48	471.45	518.74
	Rating Area 6	Tobacco User/Non-Tobacco User	49	491.93	541.24
	Rating Area 6	Tobacco User/Non-Tobacco User	50	515.00	566.61
	Rating Area 6	Tobacco User/Non-Tobacco User	51	537.78	591.70
	Rating Area 6	Tobacco User/Non-Tobacco User	52	562.86	619.09
	Rating Area 6	Tobacco User/Non-Tobacco User	53	588.24	647.06
	Rating Area 6	Tobacco User/Non-Tobacco User	54	615.63	677.05
	Rating Area 6	Tobacco User/Non-Tobacco User	55	643.02	707.33
	Rating Area 6	Tobacco User/Non-Tobacco User	56	672.72	739.91
	Rating Area 6	Tobacco User/Non-Tobacco User	57	702.71	773.07
	Rating Area 6	Tobacco User/Non-Tobacco User	58	734.72	808.25
	Rating Area 6	Tobacco User/Non-Tobacco User	59	750.58	825.55
	Rating Area 6	Tobacco User/Non-Tobacco User	60	782.59	860.73
	Rating Area 6	Tobacco User/Non-Tobacco User	61	810.27	891.29
	Rating Area 6	Tobacco User/Non-Tobacco User	62	828.43	911.19
	Rating Area 6	Tobacco User/Non-Tobacco User	63	851.21	936.28
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	865.05	951.56
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	169.14	169.14
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	15	184.17	184.17
	Rating Area 3	Tobacco User/Non-Tobacco User	16	189.92	189.92
	Rating Area 3	Tobacco User/Non-Tobacco User	17	195.67	195.67
	Rating Area 3	Tobacco User/Non-Tobacco User	18	201.86	201.86
	Rating Area 3	Tobacco User/Non-Tobacco User	19	208.05	208.05
	Rating Area 3	Tobacco User/Non-Tobacco User	20	214.46	214.46
	Rating Area 3	Tobacco User/Non-Tobacco User	21	221.10	243.21
	Rating Area 3	Tobacco User/Non-Tobacco User	22	221.10	243.21
	Rating Area 3	Tobacco User/Non-Tobacco User	23	221.10	243.21
	Rating Area 3	Tobacco User/Non-Tobacco User	24	221.10	243.21
	Rating Area 3	Tobacco User/Non-Tobacco User	25	221.98	244.09

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*	22444					
	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
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	26	226.40	248.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	231.71	254.92	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	240.33	264.43	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	247.40	272.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	250.94	276.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	256.25	281.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	261.55	287.64	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	264.87	291.40	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	268.41	295.16	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	270.18	297.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	271.94	299.14	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	273.71	301.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	275.48	303.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	279.02	306.88	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	282.56	310.86	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	287.86	316.61	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	292.95	322.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	300.02	330.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	308.87	339.82	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	319.26	351.10	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	331.64	364.80	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	345.57	380.06	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	361.49	397.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	377.19	414.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	394.87	434.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	412.34	453.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	431.57	474.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	451.03	496.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	472.03	519.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	493.04	542.34	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	515.81	567.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	538.80	592.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	563.35	619.72	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	575.51	632.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	600.05	659.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	621.27	683.40	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	635.20	698.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	652.67	717.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	663.28	729.61	
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	224.24	224.24	
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	15	244.17	244.17	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	251.79	251.79	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	259.41	259.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	267.62	267.62	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	275.83	275.83	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	284.33	284.33	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	293.13	322.44	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	293.13	322.44	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	293.13	322.44	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	293.13	322.44	

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*	22444				
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
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	25	294.29	323.61
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	26	300.16	330.05
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	27	307.19	337.97
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	28	318.62	350.57
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	29	328.00	360.83
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	30	332.69	366.11
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	31	339.73	373.73
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	32	346.76	381.35
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	33	351.16	386.33
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	34	355.85	391.32
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	35	358.19	393.96
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	36	360.54	396.59
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	37	362.88	399.23
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	38	365.23	401.87
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	39	369.92	406.85
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	40	374.61	412.13
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	41	381.64	419.75
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	42	388.39	427.37
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	43	397.77	437.63
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	44	409.49	450.53
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	45	423.27	465.48
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	46	439.68	483.65
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	47	458.15	503.88
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	48	479.25	527.33
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	49	500.07	550.19
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	50	523.51	575.98
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	51	546.67	601.49
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	52	572.17	629.33
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	53	597.97	657.76
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	54	625.81	688.25
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	55	653.66	719.03
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	56	683.85	752.15
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	57	714.34	785.86
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	58	746.87	821.62
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	59	763.00	839.21
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	60	795.53	874.97
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	61	823.67	906.04
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	62	842.14	926.26
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	63	865.29	951.77
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	879.36	967.30

Market: Individual On and Off-Exchange



Geisinger Health Plan
Individual Filing for 2021
Response to Questions
SERFF Tracking Number: GSHP-132364648

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. 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.](#)

5. 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_GHP_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.

6. 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.

7. 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.

8. 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 7 have made cell F36 of worksheet 1 equal Table 5 cell C23.

9. 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.

10. 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.

11. 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 \$0.28 PMPM. Since this is due to rounding, we believe that this level of accuracy is acceptable.

12. 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_GHP_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_GHP_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.

13. 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_GHP_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.

14. 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_GHP_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_GHP_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_GHP_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.

15. 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.

16. 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.

17. 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_GHP_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.

18. 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.

19. 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.

20. 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.

21. 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.

22. 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 or update.

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_GHP_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.

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_GHP_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_GHP_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 Health Plan
Individual Filing for 2021
Capitation History

	2016	2017	2018	2019	2020	Proj. 2021
Chiropractic Coverage:	\$0.36	\$0.33	\$0.20	\$0.32	\$0.00	\$0.00
Nurseline:	\$0.04	\$0.04	\$0.04	\$0.04	\$0.04	\$0.04
Mental Health & Substance Abuse/Autism:	\$5.93	\$10.47	\$10.44	\$7.42	\$0.00	\$0.00
Pediatric Dental:	\$0.00	\$0.01	\$0.05	\$0.05	\$0.05	\$0.05
Total Capitation:	\$6.33	\$10.85	\$10.73	\$7.82	\$0.09	\$0.09
Trend:		71%	-1%	-27%	-99%	0%

Geisinger Health Plan
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		\$6,434,559.78	1.0000	\$ 6,434,559.78	22,540	\$ 285.47		(\$150,470.27)	\$9,429,740.24	\$ 418.35	1.816	1.067	1.010	0.682
Feb-16		\$7,823,985.06	1.0000	\$ 7,823,985.06	23,343	\$ 335.18		(\$186,551.96)	\$10,846,473.22	\$ 464.66	1.813	1.068	1.010	0.721
Mar-16		\$9,265,979.77	1.0000	\$ 9,265,979.77	24,063	\$ 385.08		(\$196,337.98)	\$12,471,730.69	\$ 518.30	1.816	1.068	1.010	0.743
Apr-16		\$9,797,136.70	1.0000	\$ 9,797,136.70	25,271	\$ 387.69		(\$212,182.85)	\$12,790,043.23	\$ 506.12	1.829	1.068	1.010	0.766
May-16		\$9,979,835.31	1.0000	\$ 9,979,835.31	25,016	\$ 398.94		(\$209,971.33)	\$13,027,281.18	\$ 520.75	1.835	1.068	1.010	0.766
Jun-16		\$9,376,009.06	1.0000	\$ 9,376,009.06	24,649	\$ 380.38		(\$209,099.84)	\$12,224,751.18	\$ 495.95	1.840	1.068	1.010	0.767
Jul-16		\$9,142,682.26	1.0000	\$ 9,142,682.26	24,443	\$ 374.04		(\$241,702.81)	\$11,799,926.38	\$ 482.75	1.842	1.068	1.010	0.775
Aug-16		\$9,659,356.47	1.0000	\$ 9,659,356.47	24,104	\$ 400.74		(\$256,872.91)	\$12,360,742.09	\$ 512.81	1.847	1.068	1.010	0.781
Sep-16		\$9,851,223.50	1.0000	\$ 9,851,223.50	23,816	\$ 413.64		(\$235,477.03)	\$12,483,344.53	\$ 524.16	1.851	1.068	1.010	0.789
Oct-16		\$10,324,645.34	1.0000	\$ 10,324,645.34	23,447	\$ 440.33		(\$300,973.14)	\$12,734,033.61	\$ 543.09	1.852	1.068	1.010	0.811
Nov-16		\$10,229,339.09	1.0000	\$ 10,229,339.09	23,089	\$ 443.04		(\$302,961.26)	\$12,629,326.28	\$ 546.98	1.856	1.068	1.010	0.810
Dec-16	\$120,263,410.80	\$12,706,610.63	1.0000	\$ 12,706,610.63	22,581	\$ 562.71	\$36,157,015.52	(\$345,476.27)	\$15,102,908.21	\$ 668.83	1.859	1.068	1.010	0.841
Jan-17		\$16,590,250.87	1.0000	\$ 16,590,250.87	44,271	\$ 374.74		(\$381,270.29)	\$22,186,100.91	\$ 501.14	1.874	1.083	1.010	0.748
Feb-17		\$17,594,112.41	1.0000	\$ 17,594,112.41	45,841	\$ 383.81		(\$407,009.23)	\$22,841,309.26	\$ 498.27	1.865	1.084	1.010	0.770
Mar-17		\$19,710,782.22	1.0000	\$ 19,710,782.22	46,520	\$ 423.71		(\$448,930.15)	\$25,023,162.79	\$ 537.90	1.865	1.085	1.010	0.788
Apr-17		\$19,528,995.93	1.0000	\$ 19,528,995.93	45,792	\$ 426.47		(\$350,461.89)	\$24,630,885.80	\$ 537.89	1.871	1.085	1.010	0.793
May-17		\$21,105,600.79	1.0000	\$ 21,105,600.79	44,764	\$ 471.49		(\$403,440.40)	\$25,999,436.84	\$ 580.81	1.878	1.085	1.010	0.812
Jun-17		\$20,078,173.92	1.0000	\$ 20,078,173.92	43,892	\$ 457.44		(\$384,019.92)	\$24,730,730.76	\$ 563.45	1.883	1.085	1.010	0.812
Jul-17		\$22,466,044.04	1.0000	\$ 22,466,044.04	42,948	\$ 523.10		(\$349,054.00)	\$26,742,171.84	\$ 622.66	1.887	1.084	1.009	0.840
Aug-17		\$20,932,876.84	1.0000	\$ 20,932,876.84	42,225	\$ 495.75		(\$383,152.79)	\$25,211,157.23	\$ 597.07	1.892	1.084	1.009	0.830
Sep-17		\$19,458,607.01	1.0000	\$ 19,458,607.01	41,498	\$ 468.90		(\$363,710.26)	\$23,420,726.08	\$ 564.38	1.896	1.084	1.009	0.831
Oct-17		\$21,637,821.19	1.0000	\$ 21,637,821.19	40,410	\$ 535.46		(\$390,256.85)	\$25,674,382.51	\$ 635.35	1.903	1.085	1.009	0.843
Nov-17		\$21,582,782.10	1.0000	\$ 21,582,782.10	39,352	\$ 548.45		(\$383,213.49)	\$25,367,814.56	\$ 644.64	1.910	1.084	1.009	0.851
Dec-17	\$334,710,697.73	\$20,825,301.96	1.0000	\$ 20,825,301.96	38,255	\$ 544.38	\$59,229,577.17	(\$355,058.96)	\$24,313,469.65	\$ 635.56	1.916	1.084	1.009	0.857
Jan-18		\$24,811,713.76	1.0000	\$ 24,811,713.76	59,626	\$ 416.12		(\$460,980.27)	\$29,809,055.43	\$ 499.93	1.855	1.090	1.009	0.832
Feb-18		\$26,499,079.18	1.0000	\$ 26,499,079.18	58,529	\$ 452.75		(\$454,377.44)	\$30,976,524.10	\$ 529.25	1.854	1.090	1.009	0.855
Mar-18		\$29,218,946.84	1.0000	\$ 29,218,946.84	57,745	\$ 506.00		(\$455,049.42)	\$33,480,952.89	\$ 579.81	1.854	1.090	1.009	0.873
Apr-18		\$29,043,825.52	1.0000	\$ 29,043,825.52	57,381	\$ 506.16		(\$485,243.36)	\$32,865,094.18	\$ 572.75	1.857	1.090	1.009	0.884
May-18		\$28,684,005.82	1.0000	\$ 28,684,005.82	56,609	\$ 506.70		(\$485,252.62)	\$32,601,674.47	\$ 575.91	1.860	1.090	1.009	0.880
Jun-18		\$27,164,677.19	1.0000	\$ 27,164,677.19	56,225	\$ 483.14		(\$485,313.87)	\$30,505,454.75	\$ 542.56	1.862	1.090	1.009	0.890
Jul-18		\$29,056,889.04	0.9999	\$ 29,058,426.35	55,646	\$ 522.20		(\$686,840.32)	\$32,002,832.10	\$ 575.11	1.861	1.090	1.009	0.908
Aug-18		\$28,920,009.33	0.9999	\$ 28,923,572.26	55,129	\$ 524.65		(\$686,513.12)	\$31,897,157.96	\$ 578.59	1.862	1.090	1.009	0.907
Sep-18		\$26,726,685.62	0.9999	\$ 26,728,660.62	54,831	\$ 487.47		(\$686,677.01)	\$29,343,370.79	\$ 535.16	1.863	1.090	1.009	0.911
Oct-18		\$33,638,340.75	0.9998	\$ 33,646,120.10	54,321	\$ 619.39		(\$865,396.95)	\$36,492,334.53	\$ 671.79	1.866	1.090	1.009	0.922
Nov-18		\$31,300,082.77	0.9989	\$ 31,333,289.14	53,655	\$ 583.98		(\$865,365.23)	\$33,686,236.01	\$ 627.83	1.870	1.090	1.009	0.930
Dec-18	\$529,921,135.19	\$28,884,836.98	0.9979	\$ 28,944,867.82	53,024	\$ 545.88	\$48,249,548.93	(\$865,166.73)	\$31,163,869.98	\$ 587.73	1.872	1.090	1.009	0.929
Jan-19		\$18,921,406.81	0.9972	\$ 18,974,809.47	37,561	\$ 505.17		(\$466,702.74)	\$23,098,853.46	\$ 614.97	1.865	1.051	1.008	0.821
Feb-19		\$18,352,676.01	0.9975	\$ 18,398,972.72	36,153	\$ 508.92		(\$466,909.69)	\$21,563,341.56	\$ 596.45	1.869	1.048	1.008	0.853
Mar-19		\$18,878,230.22	0.9978	\$ 18,919,392.24	33,089	\$ 571.77		(\$468,675.25)	\$21,964,401.88	\$ 663.80	1.883	1.042	1.008	0.861
Apr-19		\$21,229,774.33	0.9962	\$ 21,309,699.37	32,423	\$ 657.24		(\$412,964.38)	\$24,331,278.22	\$ 750.43	1.884	1.041	1.008	0.876
May-19		\$19,450,835.27	0.9953	\$ 19,542,859.68	31,746	\$ 615.60		(\$412,178.50)	\$22,322,465.18	\$ 703.16	1.887	1.040	1.008	0.875
Jun-19		\$16,625,836.15	0.9936	\$ 16,733,110.46	31,310	\$ 534.43		(\$411,566.13)	\$18,953,372.46	\$ 605.35	1.888	1.040	1.008	0.883
Jul-19		\$16,647,343.96	0.9924	\$ 16,774,505.76	30,431	\$ 551.23		(\$456,328.97)	\$18,968,962.58	\$ 623.34	1.891	1.040	1.008	0.884
Aug-19		\$18,299,200.72	0.9882	\$ 18,518,583.73	30,014	\$ 617.00		(\$458,475.49)	\$20,473,792.46	\$ 682.14	1.893	1.039	1.008	0.905
Sep-19		\$16,761,143.45	0.9845	\$ 17,024,348.82	29,418	\$ 578.71		(\$457,709.02)	\$18,974,578.10	\$ 645.00	1.896	1.039	1.008	0.897
Oct-19		\$18,371,459.06	0.9614	\$ 19,109,356.12	28,869	\$ 661.93		(\$457,038.32)	\$21,234,810.18	\$ 735.56	1.897	1.039	1.008	0.900
Nov-19		\$16,817,237.60	0.9652	\$ 17,423,607.21	28,307	\$ 615.52		(\$458,637.90)	\$19,236,598.81	\$ 679.57	1.899	1.039	1.008	0.906
Dec-19	\$268,988,182.74	\$16,817,095.40	0.9232	\$ 18,216,794.86	27,920	\$ 652.46	\$35,474,375.79	(\$457,534.67)	\$19,913,240.29	\$ 713.22	1.902	1.039	1.008	0.915

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

Geisinger Health Plan
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 Health Plan
Individual Filing for 2021
Quality Improvement Initiatives Estimates

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Geisinger Health Plan, 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)	254,946,227
Line 6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	5,139,388

Estimated Percentage:	2.0%
------------------------------	-------------

Geisinger Health Plan Individual Filing for 2021 Benefit Changes

[illegible]

22444PA0010138	Geisinger Marketplace Premier HMO 20/40/3000	MOOP increased 7350 to 8100	86.7%	88.6%
22444PA0010141	Geisinger Marketplace Premier HMO 20/40/3000	MOOP increased 7350 to 8100	86.7%	88.6%
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4650	MOOP increased 7350 to 7600	80.5%	80.3%
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4650	MOOP increased 7350 to 7600	80.5%	80.3%
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4650	MOOP increased 7350 to 7600	80.5%	80.3%
22444PA0010137	Geisinger Marketplace Premier HMO 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	76.7%	63.1%
22444PA0010140	Geisinger Marketplace Premier HMO 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	76.7%	63.1%
22444PA0010143	Geisinger Marketplace Premier HMO 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	76.7%	63.1%

Geisinger Health Plan
Individual Filing for 2021
Pricing AV Example

Plan Name:	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 40/80/8400
HIOS ID:	22444PA0010035	22444PA0010038	22444PA0010053
Metallic Level:	Gold	Silver	Bronze
Pricing AV Table 10:	0.886	0.803	0.631

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	3.5%	3.5%	3.5%
Total Estimated Cost Sharing	18.6%	26.2%	42.0%
Unadjusted Plan Share	81.4%	73.8%	58.0%
Market Adjustment	1.088	1.088	1.088
Pricing AV	0.886	0.803	0.631

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%
-----------------	-------

Weighted Average Pricing AV, Experience Period membership, includes CSR Plans	
Average AV	78.1%

Market Adjustment	1.088
-------------------	-------

Model variation from actual experience needs to be accounted for.

Geisinger Health Plan
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%
Generic Preferred	\$0.00		\$0.00	\$10.00	\$3.00	\$3.00	\$5.00	\$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	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	0%

**Geisinger Health Plan
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 Health Plan
Individual Filing for 2021
Projected vs Actual Claims PMPM

Calendar Year	Projected Claims	Actual Claims	Proj/Actual
2019	\$638.69	\$585.69	1.090
2018	\$616.08	\$511.44	1.205
2017	\$562.38	\$468.26	1.201
2016	\$480.88	\$400.16	1.202
2015	\$266.32	\$441.28	0.604

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 Health Plan
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	377,241	\$268,988,183	\$220,946,040	\$18,825,200	\$8,715,447	\$20,501,495	\$48,042,142	\$1,528
2018	672,721	\$529,921,135	\$344,057,185	\$22,556,368	\$21,516,274	\$141,791,308	\$185,863,951	\$3,315
2017	515,768	\$334,710,698	\$241,511,349	\$20,945,870	\$8,933,741	\$63,319,738	\$93,199,348	\$2,168
2016	286,362	\$120,263,411	\$114,591,363	\$11,380,123	\$5,412,279	-\$11,120,354	\$5,672,048	\$238
2015	214,122	\$76,315,899	\$94,487,802	\$9,603,372	\$2,620,480	-\$30,395,755	-\$18,171,903	-\$1,018
2014	176,430	\$59,191,477	\$87,310,589	\$8,188,618	\$2,221,990	-\$38,529,719	-\$28,119,112	-\$1,913

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 Health Plan
Individual Filing for 2021
Response to Questions Round 2
SERFF Tracking Number: GSHP-132364648

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 (\$691.29) in cell C64 does not match cell D82 of worksheet 2 of the URRT (\$698.25). 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_GHP_Indiv_071620.xlsx" shows this difference in calculation using the five unique GQO Individual plans. We are offering the same exhibit using the GQO plans, for both our GHP and GQO filing, as the issue is the same. 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 12 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_GHP_Indiv_071620.xlsx".

5. In response to question 12 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 14:

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_GHP_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_GHP_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 15 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.

The only Bronze plans with slightly lower rates than the Catastrophic plans are those that are offered on the Geisinger Marketplace Premier HMO network. This is because the value we place on the difference in cost sharing between Bronze and Catastrophic plans is less than the factor we apply to account for the value of the preferred providers in our Premier network.

8. The response to question 21 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_GHP_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 22 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_GHP_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 13 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 Health Plan
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 Health Plan
Individual Filing for 2021
Administrative Expense

Percent of Premium

Shared Services Marketing Impact	0.3%
Diseconomies of Scale Impact	0.5%
Combined	0.7%

Geisinger Health Plan
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 Health Plan
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	377,241	\$268,988,183	\$218,567,527	\$18,825,200	\$8,715,447	\$10,271,237			\$33,151,245	\$50,420,655	\$1,604
2018	672,928	\$527,110,430	\$350,672,413	\$22,563,309	\$21,522,895	-\$33,650,133			\$98,701,680	\$176,438,017	\$3,146
2017	516,245	\$341,189,171	\$249,391,386	\$20,965,230	\$8,941,998	-\$13,036,354			\$48,854,204	\$91,797,785	\$2,134
2016	286,357	\$122,712,741	\$118,346,136	\$11,379,926	\$5,412,185	\$2,695,563	\$4,629,902		-\$5,100,042	\$4,366,605	\$183
2015	214,306	\$76,315,899	\$94,562,582	\$9,611,624	\$2,622,732	\$11,417,707	\$9,530,243		-\$9,533,089	-\$18,246,683	-\$1,022
2014	177,595	\$58,551,463	\$85,213,623	\$8,242,689	\$2,236,662	\$1,759,835	\$14,765,963	\$2,673,961	-\$17,941,752	-\$26,662,160	-\$1,802

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 Health Plan
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