

SERFF Tracking #:	UHLC-132374427	State Tracking #:	UHLC-132374427	Company Tracking #:	
State:	Pennsylvania	Filing Company:	UnitedHealthcare of Pennsylvania, Inc.		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	PA Small Business Filing HMO 1.1.2021 Off Exchange Only				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	Public PDF Part 1_072720.pdf Public PDF Part 2_072720.pdf
Item Status:	
Status Date:	



May 19th, 2020

Mr. James Lavery | Actuary
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132374427

Dear Mr Lavery,

This rate filing presents proposed premium rates effective January 1, 2021 through December 31, 2021 for medical and Rx benefit plans to be sold by UnitedHealthcare of Pennsylvania, Inc to small group employers. The benefit plans and rates are for non-grandfathered employers.

1. Company Name: UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **95220**
2. Market: Small group, employers with 50 or fewer eligible employees
3. On or Off Exchange: Off Exchange Only
4. Effective date of coverage: 1/1/2021
5. Average rate change requested: 4.0%
6. Range of rate change requested: -3.5% to 10.8%
7. Total additional annual revenue generated from the proposed rate change: \$2,118,498.
8. Products: HMO
9. Rating Areas: All
10. Metal levels: Gold, Silver, Bronze
11. Current number of covered lives and policyholders: 1,226 members and 215 policyholders
12. Number of plans offered in 2021: 9 plans.

The company offered 9 plans in 2020. For 2021, the company is offering 9 new plans, removing 9 plans from the market.

13. Corresponding contract form #, SERFF and Binder ID#s

- Policy- POL20.H.2018.SG.PA
- Certificate of Coverage- COC21.HMO.2018.SG.PA
- Navigate Schedule of Benefits- SBN21.NAV.H.2018.SG.PA
- Outpatient Prescription Drug Attachment (Network)- ATT21.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Attachment (Network/Out-of-Network)- ATT21.RX.NET-OON.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network)- SBN21.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network/Out-of-Network)- SBN21.RX.NET-OON.H.2018.SG.PA
- Pediatric Vision Care Services Attachment (Network)- ATT21.PVCS.NET.H.2018.SG.PA
- Pediatric Vision Care Services Attachment (Network/Out-of-Network)- ATT21.PVCS.NET-OON.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network)- ATT21.PDS.NET.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network/Out-of-Network)- ATT21.PDS.NET-OON.H.2018.SG.PA
- UnitedMotion Attachment- ATT21.UHM.H.2018.SG.PA
- Real Appeal Attachment- ATT20.REALAP.H.2018.SG.PA
- Sanvello Attachment - ATT21.SANVELLO.I.2018.SG.PA

SERFF Form Number: **UHLC-132357929**

SERFF Binder Number: **UHLC-PA21-125099118**

14. HIOS Issuer ID # **24872** and submission tracking # UHLC-132374427

Should you have any questions or need any additional information, please contact me at [REDACTED] or at [REDACTED]

Sincerely,

[REDACTED]

Rate Change Summary

UnitedHealthcare of Pennsylvania, Inc. – Small Group Plans

Rate request filing ID #UHL-132211682 - 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:	7.2%
Revised requested average rate change:	7.2%
Range of requested rate change:	5.9% to 11.2%
Effective date:	1/1/2021
People impacted:	1,226
Available in:	All Counties – Except for Lebanon, Montour, Tioga, and Union

Key information

January 2019-December 2019 financial experience

Premiums	\$2,434,764
Claims	\$1,896,623
Administrative expenses	\$356,548
Taxes & fees	\$119,281
Company made (after taxes)	\$62,312

How it plans to spend your premium

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

Claims:	85.9%
Administrative:	11.4%
Taxes & fees:	0.7%
Profit:	2.0%

The company expects its annual medical costs to increase 8.7%.

Explanation of requested rate change

UnitedHealthcare insurance Company is requesting the rate increase because of the increase in medical costs and utilization of health care services.



July 27th, 2020

Ms. Cherri Sanders-Jones
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132374427

Dear Ms. Cherri Sanders-Jones,

This rate filing presents proposed premium rates effective January 1, 2021 through December 31, 2021 for medical and Rx benefit plans to be sold by UnitedHealthcare of Pennsylvania, Inc to small group employers. The benefit plans and rates are for non-grandfathered employers.

1. Company Name: UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **95220**
2. Market: Small group, employers with 50 or fewer eligible employees
3. On or Off Exchange: Off Exchange Only
4. Effective date of coverage: 1/1/2021
5. Average rate change requested: 7.2%
6. Range of rate change requested: 5.9% to 11.2%
7. Total additional annual revenue generated from the proposed rate change: \$274,751.
8. Products: HMO
9. Rating Areas: All
10. Metal levels: Gold, Silver, Bronze
11. Current number of covered lives and policyholders: 1,226 members and 215 policyholders
12. Number of plans offered in 2021: 9 plans.

The company offered 9 plans in 2020. For 2021, the company is offering 9 new plans, removing 9 plans from the market.

13. Corresponding contract form #, SERFF and Binder ID#s

- Policy- POL20.H.2018.SG.PA
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14. HIOS Issuer ID # **24872** and submission tracking # UHLC-132374427

Should you have any questions or need any additional information, please contact me at [REDACTED] or at [REDACTED]

Sincerely,

[REDACTED]

Actuarial Memorandum
UnitedHealthcare of Pennsylvania, Inc., NAIC #95220
PA Small Group Rate Filing

July 27th, 2020

This rate filing presents proposed premium rates effective January 1st, 2021 through December 31st, 2021 for medical and Rx benefit plans to be sold by the UnitedHealthcare of Pennsylvania, Inc. to small group employers.

The filing has been prepared as required by the “2021 ACA Compliant Health Insurance Rate Filing Guidance 03-26-2020”, as well as current ACA rules. This rate filing should not be used for any other purposes. Within that context, there are no limitations or constraints on the use or applicability of the rating items discussed herein. The intended user of this filing is the PA Department of Insurance.

1. Basic Information and Data

A. Company Information

UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **952209**
Small Group Rate Filing Off Exchange only

B. Rate History and Proposed Variations in Rate Changes

UHLC-131482151 submitted 5/21/2018 for effective date 1/1/2019-12/31/2019, new product filing.

UHLC-131757493 submitted 2/8/2019 for effective date 7/1/2019-12/31/2019 base rate reduction of 2.7%. All rate revisions were applied uniformly.

UHLC-131919215 submitted 7/18/2019 for effective date 1/1/2020-12/31/2020 base rate reduction of 0.99%. Entire portfolio was resloped. All rate revisions were applied uniformly.

UHLC-132211682 submitted 01/10/2020 for effective date 7/1/2020-12/31/2020 base rate increase of 4.4%. All rate revisions were applied uniformly.

C. Average Rate Change

Please see Table 10 for the calculation of the average rate change in the attached PA Actuarial Memorandum Rate Exhibits

The “Proposed Rate Change Compared to Prior 12 months” in Table 10 Column AC is 7.2%.

In Table 11, the change in 21-year-old non-tobacco premium PMPM for 1Q2021 (Cell AN13) is 7.6%.

D. Membership Count

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2020)	Projected Rating Period
Average Age	36.6	37.1	37.1
Total	8,497	1,226	14,712
<18	1,195	160	1,920
18-24	700	102	1,224
25-29	1,054	158	1,896
30-34	1,094	139	1,668
35-39	704	99	1,188
40-44	551	116	1,392
45-49	833	123	1,476
50-54	800	112	1,344
55-59	867	109	1,308
60-63	556	81	972
64+	143	27	324

We estimated projected membership by annualizing our February-2020 membership.

E. Benefit Changes

Changes to member cost sharing were required for certain benefit plans. Use of the new federal Actuarial Value (AV) Calculator led to some benefit plans falling outside the allowed AV metal ranges. Benefit plan changes were made to move these plans back into the allowed AV ranges. The benefit changes for these plans are listed in Exhibit 2.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status.

All the changes are revenue neutral and the Plan Relativity Factors are listed in Exhibit 3a and 3b. Also, the revenue neutrality factor development is shown in Exhibit 13.

F. Experience Period Claims and Premium

The experience period includes ACA business for legal entity UHC of PA.

Premiums (net of MLR Rebate) in Experience Period

Earned premium for our small group market business in Pennsylvania for January 2019 thru December 2019 was approximately \$3,523,662. There were no MLR rebates for 2019 calendar year.

Paid Through Date

The experience period is January 1, 2019 to December 31, 2019, with claims paid through February 29, 2020.

Support for estimate of incurred but not paid claims

The UnitedHealthcare Reserving process utilizes the Reserve Production System (RPS) to record reserves into the PeopleSoft general ledger. Fee for service and paid claim data is loaded into RPS and becomes the basis for the monthly reserve calculations at the various business unit, location, and line of business levels. The assignment of the paid claims into RPS packages is based on the mapping rules maintained by the Corporate Actuarial department. RPS calculates a preliminary best estimate Incurred But Not Reported (IBNR) for each reserving model (package) primarily using standard completion factors based on historical claim experience. The Claims Reserving Team adjusts the preliminary IBNR based on specific knowledge of the entity (i.e. catastrophic claims, pending claims, etc.) to calculate the final IBNR. In months where adjudicated claims experience is not complete enough for an estimate using completion factors, a seasonally adjusted PMPM is used to estimate incurred claims.

A description of the Sarbanes Oxley controls, audited by Deloitte & Touche, in place regarding the reserving process includes:

- 1) Market Paid claim Tie-outs: To verify completeness and accuracy of financial data in RPS, paid claim data is tied out between source system (RPS) and PeopleSoft general ledger.
- 2) Market Expense Tie-outs: RPS reserve changes on the income statement are tied to the PeopleSoft general ledger to ensure that information is accurate subsequent to computing the reserve.

Allowed claims by benefit category were obtained from UnitedHealthcare claim paying system reports. The same completion factors are applied to both incurred and allowed claims amounts.

Non-EHB benefits and the experience period cost

The non-EHB claims account for 0.14% of the total claims in the experience period. The non-EHB services are exclusively for physician and outpatient claims. We expect the same benefits to be covered during the rating period.

Capitation

Capitation includes all services provided under one or more capitated agreements and it is applied uniformly across all membership during the experience period. For this experience period, the capitated amount is \$13.03 PMPM.

Pharmacy Rebates

The prescription drug cost is net of rebates received from drug manufacturers. For this experience period the average pharmacy rebate is -\$18.08 PMPM.

Risk Adjustment

The estimated risk adjustment transfer payment is \$1,088,898. Risk adjustment percentage applied to the experience period premium is -31%.

Reinsurance Recoveries

Since this is a small group filing and the state of Pennsylvania chose not to combine its individual and small group markets, reinsurance recoveries are not applicable to this rate filing. As such, no adjustments were made to the experience.

G. Credibility of Data

We are using United Healthcare small group UHIC ACA experience and United Healthcare Pennsylvania Inc small group UHCPA ACA experience with credibility applied. UHIC ACA experience has 97.52% credibility assigned and UHCPA ACA experience has 2.48% credibility assigned. The assigned credibility is

determined by membership weighting in experience period. As ASOP 25, section 3.4 states: “Professional Judgment - The actuary should use professional judgment when selecting, developing, or using a credibility procedure. The use of credibility procedures is not always a precise mathematical process.”

H. Trend Identification

In the credibility manual, two years of annual trend were applied to the experience to project it to the rating period. The table below details the components of each trend factor.

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.80%	1.48%	0.00%	6.35%	23.43%
Outpatient Hospital	4.47%	5.37%	0.00%	10.08%	31.33%
Professional	2.30%	3.54%	0.00%	5.92%	21.21%
Other Medical	2.61%	0.42%	0.00%	3.04%	4.44%
Capitation				1.29%	2.50%
Prescription Drugs	4.80%	6.35%	0.00%	11.45%	17.09%
Total Annual Trend				8.06%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.168	

See the definition in the Historical Experience section.

Weight is based on the ratio of experience period index rate PMPM of different service categories over total PMPM, shown in URRT Worksheet 1 Section II Projections.

Please see Exhibit “15 - Claims Trend Summary” included in this filing for details on the trend components.

We are proposing the annual pricing trend to be at 8.7% applied quarterly, the quarterly trend is 2.1%.

The details of the proposed 8.7% trend are in Exhibit “6 – Pricing Trend” included in this filing.

The 8.7% pricing trend included in the input in Table 5A represents future quarterly pricing trends that will be used to increase 1/1/2021 premium rates to determine 4/1/2021, 7/1/2021, and 10/1/2021 premium rates.

Our trend setting process is outlined by the following narrative and exhibits. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, benefit leveraging, and business mix identified for each category. Depending on the amount of underlying experience, additional markets may be added together to limit the variability of small blocks of experience. Historical patterns will produce highly variable results with limited credibility. National utilization/mix assumptions along with local contract assessment will be used to produce a more stable and reliable trend estimate.

I. Historical Experience

Table 4 below describes the most recent 48 months of experience data with 2 month of runout for the experience period which includes ACA business for legal entity UHC of PA, with 2.48% credibility assigned.

Table 4b below describes the most recent 48 months of experience data with 2 month of runout for the credibility manual which includes ACA business for legal entity UHIC, with 97.52% credibility assigned.

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-17		\$ 60,538.00	0.9998	\$ 60,550.78	356	\$ 170.09		\$ (3,091.08)	\$ 88,259.82	\$ 248.03
Feb-17		\$ 87,516.49	0.9998	\$ 87,639.77	423	\$ 207.43		\$ (3,647.33)	\$ 125,459.78	\$ 297.30
Mar-17		\$ 73,831.63	0.9978	\$ 74,036.27	481	\$ 153.90		\$ (3,064.48)	\$ 105,283.12	\$ 219.85
Apr-17		\$ 72,452.71	0.9968	\$ 72,756.63	567	\$ 128.32		\$ (8,188.38)	\$ 112,518.84	\$ 216.08
May-17		\$ 111,638.26	0.9740	\$ 125,312.36	652	\$ 193.00		\$ (13,445.31)	\$ 186,025.20	\$ 285.34
Jun-17		\$ 136,462.84	0.9970	\$ 137,463.88	689	\$ 199.51		\$ (12,522.06)	\$ 177,285.49	\$ 257.31
Jul-17		\$ 366,268.37	0.9938	\$ 367,671.23	749	\$ 223.86		\$ (18,423.86)	\$ 232,841.80	\$ 310.87
Aug-17		\$ 199,281.54	0.9893	\$ 201,458.84	811	\$ 247.80		\$ (16,035.87)	\$ 275,075.14	\$ 340.31
Sep-17		\$ 364,615.71	0.9825	\$ 367,552.21	831	\$ 209.43		\$ (15,289.88)	\$ 275,406.35	\$ 271.25
Oct-17		\$ 265,676.96	0.8758	\$ 272,496.65	907	\$ 300.44		\$ (16,340.89)	\$ 341,722.89	\$ 376.76
Nov-17		\$ 212,611.10	0.9607	\$ 231,775.13	908	\$ 239.44		\$ (16,059.35)	\$ 298,381.41	\$ 328.25
Dec-17	\$ 3,523,661.64	\$ 319,812.18	0.9378	\$ 340,980.31	1,081	\$ 314.28	\$ 777,493.54	\$ (26,179.02)	\$ 410,469.34	\$ 376.31

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 + HMO)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-10		\$ 5,235,735.36	1.0000	\$ 5,235,735.36	15,224	\$ 342.12		\$ (228,505.09)	\$ 5,007,230.27	\$ 326.93
Feb-10		\$ 5,288,521.20	1.0000	\$ 5,288,521.20	15,518	\$ 340.80		\$ (255,567.49)	\$ 5,032,953.71	\$ 324.84
Mar-10		\$ 5,392,235.18	1.0000	\$ 5,392,235.18	15,605	\$ 345.35		\$ (256,890.99)	\$ 5,135,344.19	\$ 326.75
Apr-10		\$ 5,233,635.76	1.0000	\$ 5,233,635.76	15,508	\$ 337.86		\$ (272,779.01)	\$ 5,060,856.75	\$ 323.71
May-10		\$ 5,538,821.71	1.0000	\$ 5,538,821.71	16,223	\$ 341.42		\$ (353,405.92)	\$ 5,185,415.79	\$ 313.93
Jun-10		\$ 5,606,109.79	1.0000	\$ 5,606,109.79	16,517	\$ 339.41		\$ (332,762.03)	\$ 5,273,347.76	\$ 319.43
Jul-10		\$ 5,264,448.99	1.0000	\$ 5,264,448.99	17,105	\$ 307.77		\$ (315,138.78)	\$ 4,949,310.21	\$ 295.15
Aug-10		\$ 5,844,254.70	1.0000	\$ 5,844,254.70	17,618	\$ 331.40		\$ (368,450.18)	\$ 5,475,804.52	\$ 310.88
Sep-10		\$ 5,362,708.35	1.0000	\$ 5,362,708.35	18,129	\$ 295.81		\$ (369,477.59)	\$ 4,993,230.76	\$ 275.23
Oct-10		\$ 5,872,436.13	1.0000	\$ 5,872,436.13	18,125	\$ 323.96		\$ (357,090.65)	\$ 5,515,345.51	\$ 304.41
Nov-10		\$ 5,816,657.77	1.0000	\$ 5,816,657.77	18,948	\$ 306.98		\$ (380,057.42)	\$ 5,436,600.35	\$ 288.25
Dec-10	\$ 81,127,997.24	\$ 6,465,337.67	1.0000	\$ 6,465,337.67	20,443	\$ 316.26	\$ 18,015,634.06	\$ (359,356.42)	\$ 6,106,251.23	\$ 298.92
Jan-11		\$ 7,040,041.82	1.0000	\$ 7,040,041.82	22,442	\$ 313.81		\$ (402,559.86)	\$ 6,637,481.96	\$ 295.81
Feb-11		\$ 7,188,782.39	1.0000	\$ 7,188,782.39	22,649	\$ 320.23		\$ (376,371.01)	\$ 6,812,411.38	\$ 300.83
Mar-11		\$ 8,708,001.52	1.0000	\$ 8,708,001.52	23,821	\$ 361.58		\$ (500,096.48)	\$ 8,207,905.10	\$ 344.58
Apr-11		\$ 6,576,135.80	1.0000	\$ 6,576,135.80	22,999	\$ 286.39		\$ (435,405.97)	\$ 6,140,729.83	\$ 267.02
May-11		\$ 8,666,331.17	1.0000	\$ 8,666,331.17	23,130	\$ 374.68		\$ (491,004.00)	\$ 8,175,327.17	\$ 353.68
Jun-11		\$ 7,920,006.21	1.0000	\$ 7,920,006.21	23,576	\$ 335.94		\$ (494,431.83)	\$ 7,425,574.38	\$ 314.94
Jul-11		\$ 8,028,780.18	1.0000	\$ 8,028,780.18	23,415	\$ 342.89		\$ (452,508.36)	\$ 7,576,271.82	\$ 326.89
Aug-11		\$ 8,438,773.14	1.0000	\$ 8,438,773.14	23,640	\$ 356.95		\$ (497,577.85)	\$ 7,941,195.29	\$ 336.95
Sep-11		\$ 8,341,770.91	1.0000	\$ 8,341,770.91	23,923	\$ 348.69		\$ (431,168.43)	\$ 7,910,602.48	\$ 330.89
Oct-11		\$ 8,583,841.63	1.0000	\$ 8,583,841.63	23,744	\$ 361.52		\$ (483,680.14)	\$ 8,100,521.77	\$ 341.52
Nov-11		\$ 9,006,408.89	1.0000	\$ 9,006,408.89	24,043	\$ 374.63		\$ (545,140.42)	\$ 8,461,268.47	\$ 352.03
Dec-11	\$ 117,358,641.11	\$ 7,707,103.45	1.0000	\$ 7,707,103.45	22,544	\$ 341.87	\$ 20,854,156.16	\$ (416,174.82)	\$ 7,285,928.63	\$ 323.87
Jan-12		\$ 8,067,799.96	1.0000	\$ 8,067,799.96	23,117	\$ 348.15		\$ (511,146.24)	\$ 7,556,653.72	\$ 326.80
Feb-12		\$ 7,109,203.67	1.0000	\$ 7,109,203.67	24,432	\$ 290.92		\$ (478,489.12)	\$ 6,630,714.55	\$ 271.51
Mar-12		\$ 8,708,811.81	1.0000	\$ 8,708,811.81	25,440	\$ 342.33		\$ (529,427.71)	\$ 8,179,283.10	\$ 321.60
Apr-12		\$ 9,371,828.37	1.0000	\$ 9,371,828.37	26,022	\$ 360.15		\$ (553,071.75)	\$ 8,824,756.35	\$ 339.15
May-12		\$ 9,791,214.58	1.0000	\$ 9,791,214.58	26,529	\$ 368.88		\$ (593,610.57)	\$ 9,197,603.98	\$ 346.88
Jun-12		\$ 11,185,811.31	1.0000	\$ 11,185,811.31	27,181	\$ 411.53		\$ (717,462.14)	\$ 10,470,349.83	\$ 385.39
Jul-12		\$ 9,521,509.32	1.0000	\$ 9,521,509.32	27,395	\$ 347.56		\$ (739,768.45)	\$ 8,781,540.87	\$ 320.87
Aug-12		\$ 10,896,642.45	1.0000	\$ 10,896,642.45	27,687	\$ 393.57		\$ (877,286.66)	\$ 10,019,353.79	\$ 361.89
Sep-12		\$ 10,360,574.88	1.0000	\$ 10,360,574.88	28,653	\$ 361.78		\$ (874,418.80)	\$ 9,486,156.08	\$ 331.20
Oct-12		\$ 11,336,975.81	1.0000	\$ 11,336,975.81	28,560	\$ 396.83		\$ (724,499.42)	\$ 10,612,476.39	\$ 371.83
Nov-12		\$ 11,601,872.44	1.0000	\$ 11,601,872.44	28,577	\$ 406.09		\$ (723,884.93)	\$ 10,878,591.46	\$ 380.89
Dec-12	\$ 154,726,572.06	\$ 10,544,132.13	1.0000	\$ 10,544,132.13	29,418	\$ 358.42	\$ 21,816,799.05	\$ (682,363.40)	\$ 9,861,768.06	\$ 335.43
Jan-13		\$ 10,537,261.24	0.9982	\$ 10,576,497.75	27,883	\$ 379.32		\$ (705,573.09)	\$ 9,870,924.65	\$ 354.45
Feb-13		\$ 11,323,757.18	0.9972	\$ 11,355,574.78	28,212	\$ 402.51		\$ (668,326.20)	\$ 10,687,248.58	\$ 379.51
Mar-13		\$ 11,174,787.73	0.9981	\$ 11,210,630.70	28,112	\$ 398.78		\$ (713,242.62)	\$ 10,501,388.08	\$ 373.62
Apr-13		\$ 11,287,025.63	0.9992	\$ 11,343,540.79	27,918	\$ 408.32		\$ (786,356.76)	\$ 10,557,184.03	\$ 380.03
May-13		\$ 11,848,778.74	0.9703	\$ 12,213,698.77	27,960	\$ 436.83		\$ (819,139.55)	\$ 11,394,058.52	\$ 407.47
Jun-13		\$ 10,203,805.41	0.9928	\$ 10,278,612.57	27,812	\$ 369.64		\$ (800,501.31)	\$ 9,478,111.26	\$ 340.80
Jul-13		\$ 11,287,216.53	0.9895	\$ 11,402,422.35	27,838	\$ 409.63		\$ (793,787.65)	\$ 10,608,634.70	\$ 384.88
Aug-13		\$ 10,742,103.65	0.9879	\$ 10,873,170.56	27,888	\$ 389.75		\$ (768,334.55)	\$ 10,104,836.01	\$ 366.01
Sep-13		\$ 10,494,814.77	0.9828	\$ 10,678,238.63	27,556	\$ 387.51		\$ (771,911.49)	\$ 9,906,327.14	\$ 359.51
Oct-13		\$ 12,235,933.96	0.9743	\$ 12,566,535.94	28,032	\$ 448.34		\$ (841,380.99)	\$ 11,725,154.95	\$ 418.89
Nov-13		\$ 10,853,023.12	0.9580	\$ 11,348,583.18	28,007	\$ 404.49		\$ (808,734.42)	\$ 10,534,848.76	\$ 376.21
Dec-13	\$ 169,613,494.26	\$ 10,647,320.94	0.9360	\$ 10,794,841.85	27,734	\$ 387.34	\$ 27,412,374.74	\$ (885,140.13)	\$ 9,909,701.72	\$ 357.43

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected. Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macroeconomic data is often used to develop assumptions regarding directional changes in national health care consumption rates. UnitedHealthcare uses same store analysis to reflect utilization.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

This rate filing proposes quarterly rates.

2. Rate Development & Change

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

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	\$ 314.27	\$ 468.46
Two year trend projection Factor	1.168	1.168
Unadjusted Projected Allowed EHB Claims PMPM	\$ 366.95	\$ 546.99
<u>Single Risk Pool Adjustment Factors</u>		
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000
Change in Morbidity - All Other	1.000	1.000
Total Non-Morbidity Changes	1.060	1.054
Change in Demographics	0.986	1.059
Change in Network	1.000	1.000
Change in Benefits	1.000	0.967
Change in Other	1.075	1.029
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 388.95	\$ 576.30
Credibility Factors	2.48%	97.52%
Blended Projected EHB Claims PMPM		\$ 571.65
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 571.65	<- Index Rate for Proje
Projected Paid to Allowed Ratio	0.679	
Projected Incurred EHB Claims PMPM	\$ 388.15	
<u>Market-wide Adjustments</u>		
Projected Incurred Risk Adjustment PMPM	-\$25.06	
Projected Incurred Exchange User Fees PMPM	\$0.00	
Projected Incurred Reinsurance Recoveries PMPM	\$0.00	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 413.21	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 608.55	<- Market-Adjusted Inc
Projected Allowed Non-EHB Claims PMPM	\$ 0.80	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 413.75	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 609.36	

Projected risk adjustment PMPM is -\$36.90 in URRT Worksheet 1 section II. We applied an adjustment for the paid-to-allowed ratio. The resulting PMPM is -\$25.06 = -\$36.90*0.679. See Exhibit “14 - Risk Adj” showing the development of the risk adjustment PMPM.

The Index Rate for the experience period is approximately 99.86% of allowed claims due to benefits in excess of EHBs.

The Index rate calculation is demonstrated in Table 5A below:

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	14,712				14,712
Adjusted Projected Allowed EHB Claims PMPM	\$ 571.65	\$ 571.65	\$ 571.65	\$ 571.65	\$ 571.65
Months of Trend	-	3	6	9	
Annual Trend	8.70%	8.70%	8.70%	8.70%	
Single Risk Pool Projected Allowed Claims	\$ 571.65	\$ 583.70	\$ 596.00	\$ 608.56	\$ 571.65
Quarterly Trend Factor	1.000	1.021	1.043	1.065	1.000

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy

benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio. Historical affiliated carrier experience was used to develop the actuarial value and cost sharing adjustment for each plan as well as the distribution and administrative costs adjustment.

Provider network, deliver system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Benefits in Addition to EHBs

Benefit Extra EHB is the percentage of claims that are covered and are not included in EHB. The projected non- EHB impact is 0.14%.

Distribution and Administrative Costs

Distribution and Administrative Costs include premium tax, SG&A, quality improvements, federal income tax, and after-tax income. These items are discussed in the section Non-Benefit Expenses and Profit of this memorandum. Risk adjustment transfers and user fees and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Tobacco Factors

Tobacco factors are not used in rating. As such, no adjustment is made for costs that are expected to be recouped through the tobacco surcharge.

Index Rate Calibration

Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

Age Calibration

The calculated age curve calibration is 1.487, which equals the average age factor of the expected member distribution by age in the ACA enrollment. This corresponds with an approximate age of 44 years. The age factors used in this calculation are the HHS-specified age curve.

Exhibit “7 - Age Calibration” shows the Average Age calibration factor development.

Geographic Calibration

The geographic factor calibration is 0.878, which equals the expected average area factor. A table of the geographic rating factors is below.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Crawford, Mercer, Venango, Clarion, Forest, Warren, McKean	0.7720	0.7554
Rating Area 2	Elk, Cameron, Potter	0.7798	0.8569
Rating Area 3	Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.9186	0.9976
Rating Area 4	Lawrence, Beaver, Washington, Greene, Butler, Allegheny, Westmoreland, Armstrong, Indiana, Fayette	0.8087	0.8081
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.7953	0.7510
Rating Area 6	Centre, Mifflin, Snyder, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	0.9238	0.9746
Rating Area 7	Adams, York, Lancaster, Berks	0.9462	1.0017
Rating Area 8	Chester, Delaware, Montgomery, Bucks, Philadelphia	0.9020	0.8828
Rating Area 9	Fulton, Franklin, Cumberland, Perry, Juniata, Dauphin	0.8943	0.9094

Exhibit “8 - Geographic Calibration” shows the Average Area calibration factor development.

The proposed area factor changes are revenue neutral in total as indicated in Exhibit “18 Area Factors Change”.

Population morbidity by area was not considered when determining geographic area factors changes.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated premium rate for each plan. The calibrated premium rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age, area, and tobacco status.

Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate by the average age and geographic rating factors, and applying the consumer specific age, geographic, and tobacco status rating factors. The calculation is provided below.

$$\begin{aligned}
& \text{Plan Adjusted Index Rate} \\
/ & \text{Age Calibration Factor} \\
/ & \text{Geographic Calibration Factor} \\
\times & \text{Consumer Specific Age Rating Factor} \\
\times & \text{Consumer Specific Geographic Rating Factor} \\
\times & \text{Tobacco Status Factor} \\
\times & \text{Small Group Trend Adjustment} \\
= & \text{Consumer Adjusted Premium Rate}
\end{aligned}$$

Small Group Trend Adjustment

Since this is a small group filing that includes rates with schedule trend increases by quarter, the Index Rate, Market Adjusted Index Rate and Plan Adjusted Index Rate reflect the member weighted average premium over the calendar year. As such, the Consumer Adjusted Premium Rate includes the trend adjustments in calculated quarterly rates.

B. Retention Items

Administrative Expense Load

The expense formula is similar to the United Healthcare Insurance Company except for the Premium Tax component that doesn't apply to the HMO product.

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load varies by plan. These assumptions are based on the general ledger actual results for 2019 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements.

The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

For this filing, this is calculated at 11.4%.

<u>1/1/2021 Filing</u>		
Administrative Expenses Allocation	Estimated % of Premium	Estimated PMPM
Selling Expenses (Commissions, Broker Bonus)	3.3%	\$15.85
General Admin Expenses	8.1%	\$39.07
Total	11.41%	\$54.92

Profit and Risk Margin

The Profit and Risk Margin is 2%. This target does not vary by product or plan.

Taxes and Fees

Taxes and fees are expected to be 0.65% and include federal income tax. The following is a breakdown of the taxes and fees.

1/1/2021 Filing		
Premium Taxes and Fees Allocation	Estimated % of Premium	Estimated PMPM
Federal / State Income Tax on Profit & Risk Load	0.53%	\$2.56
Premium Tax	0.00%	\$0.00
ACA Taxes: Insurer Fee	0.00%	\$0.00
ACA Taxes: PCORI Fee	0.04%	\$0.21
ACA Taxes: Risk Adjustment User Fee	0.04%	\$0.25
ACA Taxes: Exchange User Fee	0.00%	\$0.00
All Other Taxes & Fees	0.03%	\$0.15
Total	0.65%	\$3.17

C. Normalized Market-Adjusted Projected Allowed Total Claims

The 2021 average age factor is 1.487. The age factors used in this calculation are the HHS-specified age curve. The 2021 average geographic factor is 0.878.

D. Components of Rate Change

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

<u>Normalization Factors</u>	2020	2021
Average Age Factor	1.416	1.487
Average Geographic Factor	0.863	0.878
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.185	0.967
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 532.98	\$ 609.36
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 368.04	\$ 483.02

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

	2020	2021
Paid-to-Allowed	0.645	0.679
URRT Trend (Total Applied Trend Factor)	1.167	1.168
URRT Morbidity	1.000	1.000
URRT "Other"	0.985	1.054
Risk Adjustment	\$ 21.85	\$ 25.06
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$11.21	\$13.03
Network	1.000	1.000
Pricing AV	0.619	0.662
Benefit Richness	1.185	0.968
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	12.41%	11.41%
Taxes and Fees	3.26%	0.65%
Profit and/or Contingency	2.00%	2.00%

Changes in "Other" include the changes in the catastrophic claims adjustment impact, PPACA fee, trend adjustment. The capitation arrangements for 2020 resulted in a projection of \$11.21 PMPM and for 2021 is \$13.03 PMPM.

3. Plan Rate Development

Table 10 has been populated as instructed.

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

Table 11 has been populated as instructed.

5. Plan Factors

A. Age and Tobacco Factors

Table 12 has been populated as instructed using the default federal standard age curve.

B. Geographic Factors

Table 13 has been populated as instructed

C. Network Factors

Table 14 has been populated as instructed

D. Service Area Composition

There is just one service area that includes all the counties.

E. Composite Rating

No composite rating is offered for this product.

3. COVID-19 Rate Impact

The COVID-19 rate impact factor applied to the 2021 rates is 1.000.

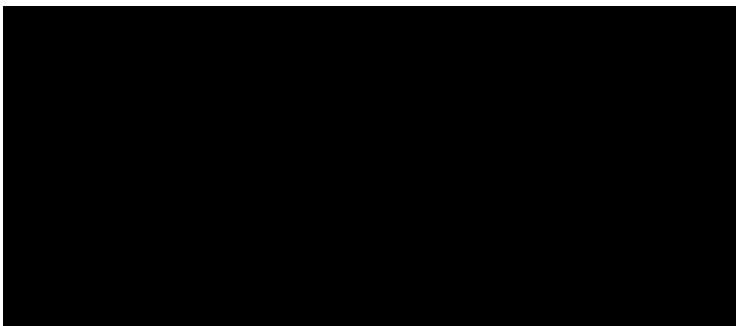
6. Actuarial Certifications

I [REDACTED] at UnitedHealthcare, I am a member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products. I have reviewed applicable ASOPs during the preparation of this rate filing.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
 - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
 - Developed in compliance with the applicable Actuarial Standards of Practice,
 - Reasonable in relation to the benefits provided and population anticipated to be covered,
 - Neither excessive, deficient, nor unfairly discriminatory.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106. For 2021 we have a full product discontinuance for our current product due to Uniform Modification reasons. This product had a change in prescription cost share structures in Tiers 3 and 4 which violates Uniform Modification and caused the product discontinuance. Due to this all of our 2020 plans have been terminated and new plans have been created for 2021. The new product code for 2021 is 23489PA003.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification
- The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.
- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their rates. Rather, it represents information required by federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers.
- All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

I certify that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of PA and all applicable Actuarial Standards of Practice, including ASOP No. 8 and the rates are not unfairly discriminatory.



PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identify Information

Carrier Name:	UnitedHealthcare of Pennsylvania, Inc.		
Product(s):	SMCO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2021	to	12/31/2021
Rate Period Start Date:	1/1/2019	to	12/31/2019
Date of Most Recent Membership:	2/1/2020		

Table 1. Number of Members

	Member months	Members	Member months
	Experience Period	Current Period (as of 06-01-2020)	Projected Rating Period
Average Age	36.6	37.1	37.1
25-34	8,487	1,126	24,722
18-24	1,195	180	1,000
15-14	200	100	1,204
25-29	1,034	118	1,806
10-14	1,004	100	1,668
35-39	704	89	1,188
40-44	111	118	1,302
45-49	111	111	1,476
50-54	800	111	1,144
55-59	807	100	1,308
60-63	116	81	977
64+	109	71	928

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing Member & 2020	Allowed Claims (Non-Capitated)	Non-ERB portion of Allowed Claims	Total Prescription Drug Rebutals*	Total ERB Capitation	Total Non-ERB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$	\$ 1,243,455.05	\$ 1,284,207.31	\$ 1,438,540.49	8,487	\$ 107,864.15	\$ 1,174,342.36	\$ 1,364.87	\$ 1,024,108.31	\$ 110,720.45	\$	(1,058,898.00)
Experience Period Total Allowed ERB Claims + ERB Capitation PMPM (net of prescription drug rebuts)											\$
Less: Rebutals											\$
Total Allowed											\$18.21
Less: Rebutals											\$7.90

* Express Prescription Drug Rebutals as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.80%	1.48%	0.00%	6.93%	11.41%
Outpatient Hospital	4.47%	1.17%	0.00%	5.63%	11.13%
Professional	3.30%	1.54%	0.00%	5.92%	11.71%
Other Medical	2.63%	0.40%	0.00%	3.03%	1.00%
Capitation	0.00%	0.00%	0.00%	0.00%	0.00%
Prescription Drugs	4.80%	6.25%	0.00%	11.05%	17.00%
2019 Annual Trend	4.80%	1.48%	0.00%	6.93%	11.41%
Months of Trend	48	48	48	48	48
Total Weighted Trend (weighted Cost)	4.80%	1.48%	0.00%	6.93%	11.41%

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

** Should equal UBT 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 x 60%)	Prescription Drug Rebutals**	Allowed Claims (Net of Prescription Drug Rebutals)	Allowed PMPM
Jan-19	\$	\$ 65,513.00	0.9390	\$ 65,513.00	216	\$ 303.29	\$	\$	\$ 65,513.00	\$
Feb-19	\$	\$ 71,144.00	0.9381	\$ 71,144.00	227	\$ 313.41	\$	\$	\$ 71,144.00	\$
Mar-19	\$	\$ 73,831.00	0.9374	\$ 73,831.00	241	\$ 306.34	\$	\$	\$ 73,831.00	\$
Apr-19	\$	\$ 75,480.75	0.9364	\$ 75,480.75	267	\$ 282.70	\$	\$	\$ 75,480.75	\$
May-19	\$	\$ 771,399.28	0.9362	\$ 771,399.28	249	\$ 313.61	\$	\$	\$ 771,399.28	\$
Jun-19	\$	\$ 136,464.00	0.9362	\$ 136,464.00	249	\$ 548.04	\$	\$	\$ 136,464.00	\$
Jul-19	\$	\$ 166,408.17	0.9361	\$ 166,408.17	248	\$ 671.00	\$	\$	\$ 166,408.17	\$
Aug-19	\$	\$ 195,263.54	0.9362	\$ 195,263.54	241	\$ 810.23	\$	\$	\$ 195,263.54	\$
Sep-19	\$	\$ 168,651.71	0.9361	\$ 168,651.71	231	\$ 729.66	\$	\$	\$ 168,651.71	\$
Oct-19	\$	\$ 202,676.06	0.9359	\$ 202,676.06	202	\$ 1,003.34	\$	\$	\$ 202,676.06	\$
Nov-19	\$	\$ 222,561.23	0.9361	\$ 222,561.23	199	\$ 1,118.39	\$	\$	\$ 222,561.23	\$
Dec-19	\$ 1,243,455.05	\$ 1,284,207.31	0.9359	\$ 1,284,207.31	1,486	\$ 864.46	\$ 777,208.51	\$ 1,024,108.31	\$ 1,284,207.31	\$

* Express Completion Factors as a percentage

** Express Prescription Drug Rebutals as a negative number

Carrier Name:	UnitedHealthcare of Pennsylvania, Inc.
Product(s):	HMO
Market Segment:	Small Group
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 & Self)	Allowed Claims (Non-Capitated)	Non-ERB portion of Allowed Claims	Total Prescription Drug Rebatess*	Total ERB Capitation	Total Non-ERB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries	
\$69,833,499.26	\$34,676,163.71	\$34,551,947.37	134,405	\$7,412,136.74	\$41,064,127.11	\$20,597.01	\$(9,893,154.99)	\$3,218,418.39	\$10,093,662.00	\$	\$68.66	
Reconciling During-Term Allowed Loss Ratio = Risk Covolution PMPM loss of association due risk reduction:											\$	\$1.97%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Actual*	Utilization*	Indicated Demand*	Composite Trend	Weight*
Inpatient Hospital	4.80%	4.80%	0.00%	6.50%	23.43%
Outpatient Hospital	4.47%	5.37%	0.00%	6.50%	31.33%
Professional	2.30%	3.44%	0.00%	5.92%	22.21%
Other Medical	1.44%	0.44%	0.00%	3.61%	4.48%
Capitation	0.00%	0.00%	0.00%	3.60%	1.48%
Prescription Drugs	4.80%	6.35%	0.00%	11.45%	17.05%
Total Annual Trend				8.00%	100.00%
Months of Trend				24	
Total Annualized 12m Projection Factor				1.46	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + cos)	Prescription Drug Rebate**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-03	\$	5,214,738.16	1.0000	\$	5,214,738.16	15,274		\$	5,214,738.16	430.51
Feb-03	\$	5,368,522.92	1.0000	\$	5,368,522.92	15,274		\$	5,368,522.92	438.55
Mar-03	\$	5,392,226.18	1.0000	\$	5,392,226.18	15,274		\$	5,392,226.18	439.86
Apr-03	\$	5,213,610.78	1.0000	\$	5,213,610.78	15,378		\$	5,213,610.78	395.75
May-03	\$	5,138,821.75	1.0000	\$	5,138,821.75	15,378		\$	5,138,821.75	381.45
Jun-03	\$	5,665,105.79	1.0000	\$	5,665,105.79	15,924		\$	5,665,105.79	434.61
Jul-03	\$	5,254,495.99	1.0000	\$	5,254,495.99	15,277		\$	5,254,495.99	375.15
Aug-03	\$	5,884,264.26	1.0000	\$	5,884,264.26	17,414		\$	5,884,264.26	408.61
Sep-03	\$	5,366,298.31	1.0000	\$	5,366,298.31	16,281		\$	5,366,298.31	374.52
Oct-03	\$	5,972,436.13	1.0000	\$	5,972,436.13	18,786		\$	5,972,436.13	427.47
Nov-03	\$	5,841,652.77	1.0000	\$	5,841,652.77	18,258		\$	5,841,652.77	406.58
Dec-03	\$	5,465,312.67	1.0000	\$	5,465,312.67	16,629		\$	5,465,312.67	389.49
Jan-04	\$	5,748,044.81	1.0000	\$	5,748,044.81	18,184		\$	5,748,044.81	391.31
Feb-04	\$	5,788,795.39	1.0000	\$	5,788,795.39	18,224		\$	5,788,795.39	392.21
Mar-04	\$	5,708,055.31	1.0000	\$	5,708,055.31	18,515		\$	5,708,055.31	388.18
Apr-04	\$	5,673,138.82	1.0000	\$	5,673,138.82	22,699		\$	5,673,138.82	360.23
May-04	\$	5,666,310.17	1.0000	\$	5,666,310.17	22,699		\$	5,666,310.17	361.68
Jun-04	\$	5,702,026.21	1.0000	\$	5,702,026.21	23,574		\$	5,702,026.21	355.94
Jul-04	\$	5,025,735.19	1.0000	\$	5,025,735.19	23,251		\$	5,025,735.19	324.83
Aug-04	\$	5,488,922.44	1.0000	\$	5,488,922.44	24,677		\$	5,488,922.44	346.84
Sep-04	\$	5,344,720.91	1.0000	\$	5,344,720.91	24,680		\$	5,344,720.91	346.69
Oct-04	\$	5,581,841.45	1.0000	\$	5,581,841.45	25,513		\$	5,581,841.45	361.83
Nov-04	\$	5,056,408.89	1.0000	\$	5,056,408.89	27,461		\$	5,056,408.89	328.61
Dec-04	\$	5,290,149.66	1.0000	\$	5,290,149.66	26,465		\$	5,290,149.66	345.45
Jan-05	\$	5,667,799.96	1.0000	\$	5,667,799.96	33,115		\$	5,667,799.96	388.05
Feb-05	\$	5,769,205.67	1.0000	\$	5,769,205.67	32,671		\$	5,769,205.67	366.48
Mar-05	\$	5,708,835.81	1.0000	\$	5,708,835.81	32,472		\$	5,708,835.81	359.28
Apr-05	\$	5,317,828.37	1.0000	\$	5,317,828.37	30,651		\$	5,317,828.37	327.36
May-05	\$	5,291,254.38	1.0000	\$	5,291,254.38	30,651		\$	5,291,254.38	331.16
Jun-05	\$	5,118,811.31	1.0000	\$	5,118,811.31	41,113		\$	5,118,811.31	405.79
Jul-05	\$	5,521,595.19	1.0000	\$	5,521,595.19	47,851		\$	5,521,595.19	400.07
Aug-05	\$	5,880,464.46	1.0000	\$	5,880,464.46	47,847		\$	5,880,464.46	432.29
Sep-05	\$	5,430,924.88	1.0000	\$	5,430,924.88	48,678		\$	5,430,924.88	407.84
Oct-05	\$	5,136,876.91	1.0000	\$	5,136,876.91	49,683		\$	5,136,876.91	392.

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Client Name: UnitedHealthcare of Pennsylvania, Inc.
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2021

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed ERB Claims - 1987 calendar year of insurance above calendar 1984M	\$ 114.11	\$ 456.41
Two year trend projection factor	1.155	1.155
Unadjusted Projected Allowed ERB Claims PMPM	\$ 366.35	\$ 565.99
Single Risk Pool Adjustment Factors	1.000	1.000
Changes in Mortality - Impact of Reinsurance Program	1.000	1.000
Changes in Mortality - All Other	1.000	1.000
Total Non-Mortality Changes	1.000	1.000
Changes in Demographics	0.999	1.000
Changes in Network	1.000	1.000
Changes in Benefits	1.000	1.000
Changes in Other	1.000	1.000
Total Adjusted Projected Allowed ERB Claims PMPM	\$ 386.35	\$ 570.30
Credibility Factors	2.68%	87.82%
Unadjusted Projected ERB Claims PMPM	\$ 386.35	\$ 570.30
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed ERB Claims PMPM	\$ 171.67	
Projected Total Allowed Rate	\$ 6.68	
Projected Incurred ERB Claims PMPM	\$ 389.14	
Market-Adjusted Rate	\$ 171.67	
Projected Incurred Risk Adjustment PMPM	\$ 10.00	
Projected Incurred Exchange User Fees PMPM	\$ 10.00	
Projected Incurred Reinsurance Recoveries PMPM	\$ 488.00	
Market-Adjusted Projected Incurred ERB Claims PMPM	\$ 413.21	
Market-Adjusted Projected Allowed ERB Claims PMPM	\$ 413.21	
Projected Allowed Non-ERB Claims PMPM	\$ 9.85	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 423.06	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 423.06	

Table 6. Retention

Retention Category	Percentage	PMPM Amount
Administrative Expenses	0.10%	\$10.00
General and Claims	0.10%	\$10.00
Agent/Broker Fee and Commissions	0.10%	\$10.00
Quality Improvement Initiatives	0.10%	\$10.00
Taxes and Fees	0.10%	\$10.00
Risk Adjustment User Fee	0.10%	\$10.00
FCR Fee	0.10%	\$10.00
PA Premium & Other Taxes (if applicable)	0.10%	\$10.00
Federal Income Tax	0.10%	\$10.00
Health Insurance Providers Fee (Provided for Small Groups only)	0.10%	\$10.00
Profit/Contingency (after tax)	2.00%	\$20.00
Total Retention	14.00%	\$140.00
Projected Required Revenue PMPM		\$ 423.06

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 114.11	\$ 456.41	\$ 342.30	3.0%
B. Base period allowed claims before normalization	\$ 444.66	\$ 456.41	\$ 11.75	0.3%
C. Normalization factor component of change	\$ (137.08)	\$ (137.08)	\$ 0.00	0.0%
D. Change in Normalized Allowed Claims Adjustment Components	\$ 366.35	\$ 565.99	\$ 199.64	18.7%
D1. Mortality Allowed Claims after normalization	\$ 10.00	\$ 10.00	\$ 0.00	0.0%
D2. UMR Mortality	\$ -	\$ 10.00	\$ 10.00	0.0%
D3. UMR Other	\$ 10.00	\$ 10.00	\$ 0.00	0.0%
D4. Normalized UMR Risk Adjustment on an allowed basis	\$ 20.00	\$ 20.00	\$ 0.00	0.0%
D5. Normalized Exchange User Fees on an allowed basis	\$ 10.00	\$ 10.00	\$ 0.00	0.0%
D6. Normalized Reinsurance Recoveries on an allowed basis	\$ 468.00	\$ 468.00	\$ 0.00	0.0%
D7. Subtotal - Sum(D1-D7)	\$ 370.00	\$ 565.99	\$ 195.99	18.7%
E. Change in Allowable Plan Adjusted Level Components	\$ -	\$ -	\$ 0.00	0.0%
E1. Network	\$ -	\$ -	\$ 0.00	0.0%
E2. Pricing AV	\$ (142.70)	\$ (142.70)	\$ 0.00	-0.9%
E3. Benefit/Eligibility	\$ 42.40	\$ 42.40	\$ 0.00	-0.1%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ 0.00	0.0%
E5. Subtotal - Sum(E1-E5)	\$ (100.30)	\$ (100.30)	\$ 0.00	-0.1%
F. Change in Retention Components	\$ 41.12	\$ 40.92	\$ (0.20)	-0.2%
F1. Administrative Expenses	\$ 10.00	\$ 10.00	\$ 0.00	-0.6%
F2. Taxes and Fees	\$ 8.00	\$ 8.00	\$ 0.00	0.1%
F3. Profit and/or Contingency	\$ 23.12	\$ 22.92	\$ (0.20)	-0.6%
F4. Subtotal - Sum(F1-F3)	\$ 41.12	\$ 40.92	\$ (0.20)	-0.6%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ 0.00	0.0%
Sum of Components of Rate Change (Unadjusted) approximate the change shown in line A	\$ 342.30	\$ 342.30	\$ 0.00	7.2%

For Informational Purposes only - No input required.

Unadjusted Base Period Unadjusted Claims before Normalization	\$ 444.66
Unadjusted Factor Premium	\$ 1.00
Unadjusted Loss Ratio	\$ 444.66

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 Unadjusted Rate
# of Member Months Remaining in Quarter	36	36	36	36	144
Adjusted Projected Allowed ERB Claims PMPM	\$ 171.67	\$ 171.67	\$ 171.67	\$ 171.67	\$ 171.67
Annual Trend	0.00%	0.00%	0.00%	0.00%	0.00%
Single Risk Pool Projected Allowed Claims	\$ 171.67	\$ 171.67	\$ 171.67	\$ 171.67	\$ 171.67
Quarterly Trend Factor	1.00	1.00	1.00	1.00	1.00

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Insurance Rate Factor	1.00	1.00
Insurance Cost Index Factor	0.80	0.80
Insurance Rate Index Factor	1.00	1.00
Insurance Rate Index Factor	1.00	1.00
Insurance Rate Index Factor	1.00	1.00
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 413.21	\$ 413.21
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 413.21	\$ 413.21

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

	2020	2021
Field to Allowed	\$ 1.00	\$ 1.00
UMR Trend (Total Applied Trend Factor)	1.00	1.00
UMR Mortality	1.00	1.00
UMR Other	1.00	1.00
Risk Adjustment	\$ 10.00	\$ 10.00
Exchange User Fee	\$ -	\$ 10.00
Reinsurance Recoveries	\$ -	\$ 468.00
Capitalization	\$ 10.00	\$ 10.00
Network	\$ 10.00	\$ 10.00
Pricing AV	\$ (142.70)	\$ (142.70)
Benefit/Eligibility	\$ 42.40	\$ 42.40
Catastrophic Eligibility	\$ -	\$ -
Administrative Expenses	\$ 10.00	\$ 10.00
Taxes and Fees	\$ 8.00	\$ 8.00
Profit and/or Contingency	\$ 23.12	\$ 22.92

Table 10. Plan Rates

Base Period Start Date	1/1/2019
Date of Most Recent Membership:	2/1/2020
Market Adjusted Index Rate:	\$ 608.55

[illegible]

Calibration	
Age Calibration Factor	1.487
Geographic Calibration Factor	0.878
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.305

Total Covered Lives

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

Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
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Total Covered Lives Mapped into 2021 Plans @ 02-01-2020

0.992	1.001	1.000	1.000	1.000	\$ 402.25	11.4%	0.6%	2.0%
1.000	1.001	1.000	1.000	1.000	\$ 415.42	11.4%	0.6%	2.0%
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.989	1.001	1.000	1.000	1.000	\$402.11	11.4%	0.6%	2.0%
1.024	1.001	1.000	1.000	1.000	\$469.51	11.4%	0.6%	2.0%
1.062	1.001	1.000	1.000	1.000	\$531.79	11.4%	0.6%	2.0%
0.973	1.001	1.000	1.000	1.000	\$359.89	11.4%	0.6%	2.0%
0.973	1.001	1.000	1.000	1.000	\$357.81	11.4%	0.6%	2.0%
0.995	1.001	1.000	1.000	1.000	\$414.21	11.4%	0.6%	2.0%
0.987	1.001	1.000	1.000	1.000	\$396.12	11.4%	0.6%	2.0%
0.976	1.001	1.000	1.000	1.000	\$368.59	11.4%	0.6%	2.0%
0.968	1.001	1.000	1.000	1.000	\$341.79	11.4%	0.6%	2.0%
0.968	1.001	1.000	1.000	1.000	\$341.79	11.4%	0.6%	2.0%
0.989	1.001	1.000	1.000	1.000	\$402.11	11.4%	0.6%	2.0%
1.024	1.001	1.000	1.000	1.000	\$469.51	11.4%	0.6%	2.0%
0.973	1.001	1.000	1.000	1.000	\$359.89	11.4%	0.6%	2.0%
0.973	1.001	1.000	1.000	1.000	\$357.81	11.4%	0.6%	2.0%
0.995	1.001	1.000	1.000	1.000	\$414.21	11.4%	0.6%	2.0%
0.987	1.001	1.000	1.000	1.000	\$396.12	11.4%	0.6%	2.0%
1.062	1.001	1.000	1.000	1.000	\$531.79	11.4%	0.6%	2.0%
0.976	1.001	1.000	1.000	1.000	\$368.59	11.4%	0.6%	2.0%
					\$0.00			
					\$0.00			
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1,226
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ves @ 02-01-2020
1,226

	2020 Calibrated Plan Adjusted Index Rate PMPM	2021 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
Total Projected Lives				
14,712	\$ 334.58	\$ 358.62	7.2%	
-	N/A	N/A	N/A	N/A
2,371	\$ -	\$ 358.49	0.0%	0.0%
2,370	\$ -	\$ 418.59	0.0%	0.0%
2,370	\$ -	\$ 474.11	0.0%	0.0%
998	\$ -	\$ 320.86	0.0%	0.0%
998	\$ -	\$ 319.00	0.0%	0.0%
998	\$ -	\$ 369.28	0.0%	0.0%
998	\$ -	\$ 353.16	0.0%	0.0%
998	\$ -	\$ 328.61	0.0%	0.0%
2,611	\$ -	\$ 304.72	0.0%	0.0%
-	\$ 274.14	\$ 304.72	11.2%	8.2%
-	\$ 336.10	\$ 358.49	6.7%	15.4%
-	\$ 395.24	\$ 418.59	5.9%	27.7%
-	\$ 298.69	\$ 320.86	7.4%	22.1%
-	\$ 298.54	\$ 319.00	6.9%	7.6%
-	\$ 343.77	\$ 369.28	7.4%	3.2%
-	\$ 332.83	\$ 353.16	6.1%	3.4%
-	\$ 446.56	\$ 474.11	6.2%	1.9%
-	\$ 298.77	\$ 328.61	10.0%	10.4%
-		\$ -	0.0%	0.0%
-		\$ -	0.0%	0.0%
-		\$ -	0.0%	0.0%

[illegible]

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: UnitedHealthcare of Pennsylvania, Inc
 Product(s): HMO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2021

Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2021	1/1/2021 HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals

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

Plan 1	24872PA0030002	avigate HMO Gold 1 - 202	N	0	Gold	Off
Plan 2	24872PA0030003	avigate HMO Gold 2 - 202	N	0	Gold	Off
Plan 3	24872PA0030004	avigate HMO Gold 3 - 202	N	0	Gold	Off
Plan 4	24872PA0030005	avigate HMO Silver 1 - 202	N	0	Silver	Off
Plan 5	24872PA0030006	avigate HMO Silver 2 - 202	N	0	Silver	Off
Plan 6	24872PA0030007	avigate HMO Silver 3 - 202	N	0	Silver	Off
Plan 7	24872PA0030008	avigate HMO Silver 5 - 202	N	0	Silver	Off
Plan 8	24872PA0030009	avigate HMO Silver 6 - 202	N	0	Silver	Off
Plan 9	24872PA0030001	avigate HMO Bronze 1 - 202	N	0	Bronze	Off
Plan 10	24872PA0020001	C Navigate HSA Bronze 68	DM	24872PA0030001	Bronze	Off
Plan 11	24872PA0020008	UHC Navigate Gold 1500	DM	24872PA0030002	Gold	Off
Plan 12	24872PA0020009	UHC Navigate Gold 1000	DM	24872PA0030003	Gold	Off
Plan 13	24872PA0020010	UHC Navigate Silver 3500	DM	24872PA0030005	Silver	Off
Plan 14	24872PA0020011	UHC Navigate Silver 5500	DM	24872PA0030006	Silver	Off
Plan 15	24872PA0020012	UHC Navigate HSA Silver 25	DM	24872PA0030007	Silver	Off
Plan 16	24872PA0020013	UHC Navigate Silver 3000	DM	24872PA0030008	Silver	Off
Plan 17	24872PA0020014	UHC Navigate Gold 0	DM	24872PA0030004	Gold	Off
Plan 18	24872PA0020015	UHC Navigate HSA Silver 37	DM	24872PA0030009	Silver	Off
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0
Plan 21	0	0	0	0	0	0
Plan 22	0	0	0	0	0	0
Plan 23	0	0	0	0	0	0

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

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
---	---	---	---	---	---	---	---	---	---

\$ 282.77	\$ -	\$ 284.15	\$ 277.55	\$ 250.13	\$ 301.44	\$ 293.68	\$ 307.57	\$ 288.30	\$ 298.66
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[illegible]

Quarter 1 2021, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
---	---	---	---	---	---	---	---	---	--

\$ 294.05	\$ -	\$ 331.44	\$ 296.60	\$ 257.35	\$ 340.37	\$ 335.59	\$ 322.52	\$ 314.20	\$ 320.62
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[illegible]

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
---	---	---	---	---	---	---	---	---	--

4.1%	0.0%	16.7%	7.0%	3.3%	13.0%	14.5%	5.0%	9.1%	7.6%
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[illegible]

Quarter 2 2021, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
---	---	---	---	---	---	---	---	---	--

\$ 300.25	\$ -	\$ 338.42	\$ 302.85	\$ 262.77	\$ 347.54	\$ 342.66	\$ 329.32	\$ 320.82	\$ 327.38
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[illegible]

Quarter 3 2021, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
---	---	---	---	---	---	---	---	---	--

\$ 306.58	\$ -	\$ 345.55	\$ 309.24	\$ 268.31	\$ 354.86	\$ 349.88	\$ 336.26	\$ 327.58	\$ 334.28
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[illegible]

Quarter 4 2021, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
---	---	---	---	---	---	---	---	---	--

\$ 313.04	\$ -	\$ 352.84	\$ 315.75	\$ 273.96	\$ 362.34	\$ 357.26	\$ 343.34	\$ 334.49	\$ 341.33
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[illegible]

Table 12. Age and Tobacco Factors

*PA follows the federal default age curve.

Table 13. Geographic Factors

Table 13. Geographic Factors

Table 14. Network Factors

[illegible]

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

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	0030001	24872PA0030002	24872PA0030003	24872PA0030004	24872PA0030004	24872PA0030004	24872PA0030004	24872PA0030004
Plan Marketing Name =>	Bronze 1 - 2021	Navigate HMO Gold 1 - 2021	Navigate HMO Gold 2 - 2021	Navigate HMO Gold 3 - 2021	Navigate HMO Gold 3 - 2021	Navigate HMO Gold 3 - 2021	Navigate HMO Gold 3 - 2021	Navigate HMO Gold 3 - 2021
Form # =>	2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMO.2018.SG.PA
Rating Area =>	Area 5	Rating Area 5	Rating Area 5	Rating Area 5	Rating Area 5	Rating Area 5	Rating Area 5	Rating Area 5
Network =>	CPA	UHCPA	UHCPA	UHCPA	UHCPA	UHCPA	UHCPA	UHCPA
Metal =>	nze	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$50	\$1,500	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Coinsurance =>	%	20%	0%	0%	0%	0%	0%	0%
Copays =>	D&C	30-60	30-60	30-60	30-60	30-60	30-60	30-60
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	\$175.07	\$205.95	\$205.95	\$240.49	\$240.49	\$272.37	\$272.37	\$184.33
15	\$190.63	\$224.25	\$224.25	\$261.86	\$261.86	\$296.58	\$296.58	\$200.72
16	\$196.58	\$231.25	\$231.25	\$270.04	\$270.04	\$305.84	\$305.84	\$206.98
17	\$202.53	\$238.25	\$238.25	\$278.21	\$278.21	\$315.10	\$315.10	\$213.25
18	\$208.94	\$245.79	\$245.79	\$287.01	\$287.01	\$325.06	\$325.06	\$220.00
19	\$215.35	\$253.33	\$253.33	\$295.81	\$295.81	\$335.03	\$335.03	\$226.74
20	\$221.98	\$261.13	\$261.13	\$304.93	\$304.93	\$345.36	\$345.36	\$233.73
21	\$228.85	\$269.21	\$269.21	\$314.36	\$314.36	\$356.04	\$356.04	\$240.96
22	\$228.85	\$269.21	\$269.21	\$314.36	\$314.36	\$356.04	\$356.04	\$240.96
23	\$228.85	\$269.21	\$269.21	\$314.36	\$314.36	\$356.04	\$356.04	\$240.96
24	\$228.85	\$269.21	\$269.21	\$314.36	\$314.36	\$356.04	\$356.04	\$240.96
25	\$229.77	\$270.29	\$270.29	\$315.62	\$315.62	\$357.46	\$357.46	\$241.92
26	\$234.34	\$275.67	\$275.67	\$321.90	\$321.90	\$364.58	\$364.58	\$246.74
27	\$239.83	\$282.13	\$282.13	\$329.45	\$329.45	\$373.13	\$373.13	\$252.53
28	\$248.76	\$292.63	\$292.63	\$341.71	\$341.71	\$387.02	\$387.02	\$261.92
29	\$256.08	\$301.25	\$301.25	\$351.77	\$351.77	\$398.41	\$398.41	\$269.63
30	\$259.74	\$305.55	\$305.55	\$356.80	\$356.80	\$404.11	\$404.11	\$273.49
31	\$265.24	\$312.01	\$312.01	\$364.34	\$364.34	\$412.65	\$412.65	\$279.27
32	\$270.73	\$318.48	\$318.48	\$371.89	\$371.89	\$421.20	\$421.20	\$285.06
33	\$274.16	\$322.51	\$322.51	\$376.60	\$376.60	\$426.54	\$426.54	\$288.67
34	\$277.82	\$326.82	\$326.82	\$381.63	\$381.63	\$432.23	\$432.23	\$292.53
35	\$279.65	\$328.97	\$328.97	\$384.15	\$384.15	\$435.08	\$435.08	\$294.45
36	\$281.49	\$331.13	\$331.13	\$386.66	\$386.66	\$437.93	\$437.93	\$296.38
37	\$283.32	\$333.28	\$333.28	\$389.18	\$389.18	\$440.78	\$440.78	\$298.31
38	\$285.15	\$335.44	\$335.44	\$391.69	\$391.69	\$443.63	\$443.63	\$300.24
39	\$288.81	\$339.74	\$339.74	\$396.72	\$396.72	\$449.32	\$449.32	\$304.09
40	\$292.47	\$344.05	\$344.05	\$401.75	\$401.75	\$455.02	\$455.02	\$307.95
41	\$297.96	\$350.51	\$350.51	\$409.30	\$409.30	\$463.56	\$463.56	\$313.73
42	\$303.23	\$356.70	\$356.70	\$416.53	\$416.53	\$471.75	\$471.75	\$319.27
43	\$310.55	\$365.32	\$365.32	\$426.59	\$426.59	\$483.15	\$483.15	\$326.98
44	\$319.70	\$376.09	\$376.09	\$439.16	\$439.16	\$497.39	\$497.39	\$336.62
45	\$330.46	\$388.74	\$388.74	\$453.94	\$453.94	\$514.12	\$514.12	\$347.95
46	\$343.28	\$403.82	\$403.82	\$471.54	\$471.54	\$534.06	\$534.06	\$361.44
47	\$357.69	\$420.78	\$420.78	\$491.34	\$491.34	\$556.49	\$556.49	\$376.62
48	\$374.17	\$440.16	\$440.16	\$513.98	\$513.98	\$582.13	\$582.13	\$393.97
49	\$390.42	\$459.27	\$459.27	\$536.30	\$536.30	\$607.40	\$607.40	\$411.08
50	\$408.73	\$480.81	\$480.81	\$561.45	\$561.45	\$635.89	\$635.89	\$430.35
51	\$426.81	\$502.08	\$502.08	\$586.28	\$586.28	\$664.01	\$664.01	\$449.39
52	\$446.72	\$525.50	\$525.50	\$613.63	\$613.63	\$694.99	\$694.99	\$470.35
53	\$466.85	\$549.19	\$549.19	\$641.29	\$641.29	\$726.32	\$726.32	\$491.56
54	\$488.59	\$574.76	\$574.76	\$671.16	\$671.16	\$760.15	\$760.15	\$514.45
55	\$510.34	\$600.34	\$600.34	\$701.02	\$701.02	\$793.97	\$793.97	\$537.34
56	\$533.91	\$628.07	\$628.07	\$733.40	\$733.40	\$830.64	\$830.64	\$562.16
57	\$557.71	\$656.06	\$656.06	\$766.10	\$766.10	\$867.67	\$867.67	\$587.22
58	\$583.11	\$685.95	\$685.95	\$800.99	\$800.99	\$907.19	\$907.19	\$613.97
59	\$595.70	\$700.75	\$700.75	\$818.28	\$818.28	\$926.77	\$926.77	\$627.22
60	\$621.10	\$730.64	\$730.64	\$853.17	\$853.17	\$966.29	\$966.29	\$653.97
61	\$643.07	\$756.48	\$756.48	\$883.35	\$883.35	\$1,000.47	\$1,000.47	\$677.10
62	\$657.49	\$773.44	\$773.44	\$903.16	\$903.16	\$1,022.90	\$1,022.90	\$692.28
63	\$675.57	\$794.71	\$794.71	\$927.99	\$927.99	\$1,051.03	\$1,051.03	\$711.31
64+	\$686.55	\$807.63	\$807.63	\$943.08	\$943.08	\$1,068.12	\$1,068.12	\$722.88

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

HIOS Plan ID (On Exchange)=>					
HIOS Plan ID (Off Exchange)=>	0030006	24872PA0030007		24872PA0030008	
Plan Marketing Name =>	Silver 2 - 2021	Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 7	Rating Area 7		Rating Area 7	
Network =>	CPA	UHCPA		UHCPA	
Metal =>	er	Silver		Silver	
Deductible =>	500	\$2,500		\$3,000	
Coinsurance =>	%	0%		0%	
Copays =>	100	30-60		40-80	
OOP Maximum =>	550	\$7,000		\$8,550	
Pediatric Dental (Yes/No) =>	es	Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$244.46	\$282.99	\$282.99	\$270.63	\$270.63
15	\$266.19	\$308.14	\$308.14	\$294.69	\$294.69
16	\$274.49	\$317.76	\$317.76	\$303.89	\$303.89
17	\$282.80	\$327.38	\$327.38	\$313.09	\$313.09
18	\$291.75	\$337.74	\$337.74	\$322.99	\$322.99
19	\$300.70	\$348.09	\$348.09	\$332.90	\$332.90
20	\$309.96	\$358.82	\$358.82	\$343.16	\$343.16
21	\$319.55	\$369.92	\$369.92	\$353.77	\$353.77
22	\$319.55	\$369.92	\$369.92	\$353.77	\$353.77
23	\$319.55	\$369.92	\$369.92	\$353.77	\$353.77
24	\$319.55	\$369.92	\$369.92	\$353.77	\$353.77
25	\$320.83	\$371.40	\$371.40	\$355.19	\$355.19
26	\$327.22	\$378.80	\$378.80	\$362.26	\$362.26
27	\$334.89	\$387.68	\$387.68	\$370.75	\$370.75
28	\$347.35	\$402.10	\$402.10	\$384.55	\$384.55
29	\$357.58	\$413.94	\$413.94	\$395.87	\$395.87
30	\$362.69	\$419.86	\$419.86	\$401.53	\$401.53
31	\$370.36	\$428.74	\$428.74	\$410.02	\$410.02
32	\$378.03	\$437.62	\$437.62	\$418.51	\$418.51
33	\$382.82	\$443.16	\$443.16	\$423.82	\$423.82
34	\$387.93	\$449.08	\$449.08	\$429.48	\$429.48
35	\$390.49	\$452.04	\$452.04	\$432.31	\$432.31
36	\$393.05	\$455.00	\$455.00	\$435.14	\$435.14
37	\$395.60	\$457.96	\$457.96	\$437.97	\$437.97
38	\$398.16	\$460.92	\$460.92	\$440.80	\$440.80
39	\$403.27	\$466.84	\$466.84	\$446.46	\$446.46
40	\$408.38	\$472.76	\$472.76	\$452.12	\$452.12
41	\$416.05	\$481.64	\$481.64	\$460.61	\$460.61
42	\$423.40	\$490.14	\$490.14	\$468.75	\$468.75
43	\$433.63	\$501.98	\$501.98	\$480.07	\$480.07
44	\$446.41	\$516.78	\$516.78	\$494.22	\$494.22
45	\$461.43	\$534.16	\$534.16	\$510.84	\$510.84
46	\$479.33	\$554.88	\$554.88	\$530.66	\$530.66
47	\$499.46	\$578.18	\$578.18	\$552.94	\$552.94
48	\$522.46	\$604.82	\$604.82	\$578.41	\$578.41
49	\$545.15	\$631.08	\$631.08	\$603.53	\$603.53
50	\$570.72	\$660.68	\$660.68	\$631.83	\$631.83
51	\$595.96	\$689.90	\$689.90	\$659.78	\$659.78
52	\$623.76	\$722.08	\$722.08	\$690.56	\$690.56
53	\$651.88	\$754.64	\$754.64	\$721.69	\$721.69
54	\$682.24	\$789.78	\$789.78	\$755.30	\$755.30
55	\$712.60	\$824.92	\$824.92	\$788.91	\$788.91
56	\$745.51	\$863.02	\$863.02	\$825.35	\$825.35
57	\$778.74	\$901.50	\$901.50	\$862.14	\$862.14
58	\$814.21	\$942.56	\$942.56	\$901.41	\$901.41
59	\$831.79	\$962.90	\$962.90	\$920.86	\$920.86
60	\$867.26	\$1,003.96	\$1,003.96	\$960.13	\$960.13
61	\$897.94	\$1,039.48	\$1,039.48	\$994.09	\$994.09
62	\$918.07	\$1,062.78	\$1,062.78	\$1,016.38	\$1,016.38
63	\$943.31	\$1,092.00	\$1,092.00	\$1,044.33	\$1,044.33
64+	\$958.65	\$1,109.76	\$1,109.76	\$1,061.31	\$1,061.31

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	
HIOS Plan ID (Off Exchange)=>	0030009
Plan Marketing Name =>	Silver 6 - 2021
Form # =>	.2018.SG.PA
Rating Area =>	Area 9
Network =>	CPA
Metal =>	per
Deductible =>	750
Coinsurance =>	%
Copays =>	-60
OOP Maximum =>	000
Pediatric Dental (Yes/No) =>	ns
Age Band	Tobacco
0 - 14	\$228.60
15	\$248.93
16	\$256.69
17	\$264.46
18	\$272.83
19	\$281.20
20	\$289.87
21	\$298.83
22	\$298.83
23	\$298.83
24	\$298.83
25	\$300.03
26	\$306.00
27	\$313.17
28	\$324.83
29	\$334.39
30	\$339.17
31	\$346.34
32	\$353.52
33	\$358.00
34	\$362.78
35	\$365.17
36	\$367.56
37	\$369.95
38	\$372.34
39	\$377.12
40	\$381.90
41	\$389.08
42	\$395.95
43	\$405.51
44	\$417.47
45	\$431.51
46	\$448.25
47	\$467.07
48	\$488.59
49	\$509.80
50	\$533.71
51	\$557.32
52	\$583.32
53	\$609.61
54	\$638.00
55	\$666.39
56	\$697.17
57	\$728.25
58	\$761.42
59	\$777.85
60	\$811.02
61	\$839.71
62	\$858.54
63	\$882.15
64+	\$896.49

UnitedHealthcare of Pennsylvania Inc.
Small Group
Plan Design Summary

[illegible]

Company Name UnitedHealthcare Insurance Company

Market Small Group

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

RATING AREA 1

02-01-2020 Number of Covered Lives by Rating County							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	\$230.19	\$230.19	\$230.19
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	\$270.79	\$270.79	\$270.79
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	\$316.20	\$316.20	\$316.20
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	\$358.13	\$358.13	\$358.13
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	\$242.37	\$242.37	\$242.37
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	\$240.98	\$240.98	\$240.98
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	\$278.97	\$278.97	\$278.97
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	\$266.79	\$266.79	\$266.79
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	\$248.23	\$248.23	\$248.23

RATING AREA 2

RATING AREA 3

Forest	Mckean	Mercer	Venango	Warren
\$230.19	\$230.19	\$230.19	\$230.19	\$230.19
\$270.79	\$270.79	\$270.79	\$270.79	\$270.79
\$316.20	\$316.20	\$316.20	\$316.20	\$316.20
\$358.13	\$358.13	\$358.13	\$358.13	\$358.13
\$242.37	\$242.37	\$242.37	\$242.37	\$242.37
\$240.98	\$240.98	\$240.98	\$240.98	\$240.98
\$278.97	\$278.97	\$278.97	\$278.97	\$278.97
\$266.79	\$266.79	\$266.79	\$266.79	\$266.79
\$248.23	\$248.23	\$248.23	\$248.23	\$248.23

Elk	Cameron	Potter
\$261.12	\$261.12	\$261.12
\$307.17	\$307.17	\$307.17
\$358.68	\$358.68	\$358.68
\$406.25	\$406.25	\$406.25
\$274.93	\$274.93	\$274.93
\$273.35	\$273.35	\$273.35
\$316.45	\$316.45	\$316.45
\$302.63	\$302.63	\$302.63
\$281.58	\$281.58	\$281.58

Bradford	Carbon	Clinton	Lackawanna	Luzerne
\$303.99	\$303.99	\$303.99	\$303.99	\$303.99
\$357.61	\$357.61	\$357.61	\$357.61	\$357.61
\$417.58	\$417.58	\$417.58	\$417.58	\$417.58
\$472.96	\$472.96	\$472.96	\$472.96	\$472.96
\$320.08	\$320.08	\$320.08	\$320.08	\$320.08
\$318.24	\$318.24	\$318.24	\$318.24	\$318.24
\$368.41	\$368.41	\$368.41	\$368.41	\$368.41
\$352.32	\$352.32	\$352.32	\$352.32	\$352.32
\$327.81	\$327.81	\$327.81	\$327.81	\$327.81

RATING AREA 4

Lycoming	Monroe	Pike	Sullivan	Susquehanna	Wayne	Wyoming
\$303.99	\$303.99	\$303.99	\$303.99	\$303.99	\$303.99	\$303.99
\$357.61	\$357.61	\$357.61	\$357.61	\$357.61	\$357.61	\$357.61
\$417.58	\$417.58	\$417.58	\$417.58	\$417.58	\$417.58	\$417.58
\$472.96	\$472.96	\$472.96	\$472.96	\$472.96	\$472.96	\$472.96
\$320.08	\$320.08	\$320.08	\$320.08	\$320.08	\$320.08	\$320.08
\$318.24	\$318.24	\$318.24	\$318.24	\$318.24	\$318.24	\$318.24
\$368.41	\$368.41	\$368.41	\$368.41	\$368.41	\$368.41	\$368.41
\$352.32	\$352.32	\$352.32	\$352.32	\$352.32	\$352.32	\$352.32
\$327.81	\$327.81	\$327.81	\$327.81	\$327.81	\$327.81	\$327.81

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene
\$246.25	\$246.25	\$246.25	\$246.25	\$246.25	\$246.25
\$289.68	\$289.68	\$289.68	\$289.68	\$289.68	\$289.68
\$338.26	\$338.26	\$338.26	\$338.26	\$338.26	\$338.26
\$383.12	\$383.12	\$383.12	\$383.12	\$383.12	\$383.12
\$259.28	\$259.28	\$259.28	\$259.28	\$259.28	\$259.28
\$257.79	\$257.79	\$257.79	\$257.79	\$257.79	\$257.79
\$298.43	\$298.43	\$298.43	\$298.43	\$298.43	\$298.43
\$285.40	\$285.40	\$285.40	\$285.40	\$285.40	\$285.40
\$265.54	\$265.54	\$265.54	\$265.54	\$265.54	\$265.54

RATING AREA 5

Indiana	Lawrence	Washington	Westmoreland
\$246.25	\$246.25	\$246.25	\$246.25
\$289.68	\$289.68	\$289.68	\$289.68
\$338.26	\$338.26	\$338.26	\$338.26
\$383.12	\$383.12	\$383.12	\$383.12
\$259.28	\$259.28	\$259.28	\$259.28
\$257.79	\$257.79	\$257.79	\$257.79
\$298.43	\$298.43	\$298.43	\$298.43
\$285.40	\$285.40	\$285.40	\$285.40
\$265.54	\$265.54	\$265.54	\$265.54

[illegible]

RATING AREA 6

Centre	Columbia	Lehigh	Mifflin	Northampton	Northumb erland	Schuylkill	Snyder
\$296.98	\$296.98	\$296.98	\$296.98	\$296.98	\$296.98	\$296.98	\$296.98
\$349.36	\$349.36	\$349.36	\$349.36	\$349.36	\$349.36	\$349.36	\$349.36
\$407.95	\$407.95	\$407.95	\$407.95	\$407.95	\$407.95	\$407.95	\$407.95
\$462.05	\$462.05	\$462.05	\$462.05	\$462.05	\$462.05	\$462.05	\$462.05
\$312.70	\$312.70	\$312.70	\$312.70	\$312.70	\$312.70	\$312.70	\$312.70
\$310.90	\$310.90	\$310.90	\$310.90	\$310.90	\$310.90	\$310.90	\$310.90
\$359.91	\$359.91	\$359.91	\$359.91	\$359.91	\$359.91	\$359.91	\$359.91
\$344.20	\$344.20	\$344.20	\$344.20	\$344.20	\$344.20	\$344.20	\$344.20
\$320.26	\$320.26	\$320.26	\$320.26	\$320.26	\$320.26	\$320.26	\$320.26

RATING AREA 7

Adams	Berks	Lancaster	York
\$305.24	\$305.24	\$305.24	\$305.24
\$359.08	\$359.08	\$359.08	\$359.08
\$419.30	\$419.30	\$419.30	\$419.30
\$474.90	\$474.90	\$474.90	\$474.90
\$321.39	\$321.39	\$321.39	\$321.39
\$319.55	\$319.55	\$319.55	\$319.55
\$369.92	\$369.92	\$369.92	\$369.92
\$353.77	\$353.77	\$353.77	\$353.77
\$329.16	\$329.16	\$329.16	\$329.16

RATING AREA 8

Bucks	Chester	Delaware	Montgomery	Philadelp hia
\$269.01	\$269.01	\$269.01	\$269.01	\$269.01
\$316.46	\$316.46	\$316.46	\$316.46	\$316.46
\$369.53	\$369.53	\$369.53	\$369.53	\$369.53
\$418.53	\$418.53	\$418.53	\$418.53	\$418.53
\$283.24	\$283.24	\$283.24	\$283.24	\$283.24
\$281.62	\$281.62	\$281.62	\$281.62	\$281.62
\$326.01	\$326.01	\$326.01	\$326.01	\$326.01
\$311.78	\$311.78	\$311.78	\$311.78	\$311.78
\$290.09	\$290.09	\$290.09	\$290.09	\$290.09

RATING AREA 9

Cumberland	Dauphin	Franklin	Fulton	Juniata	Perry
\$277.12	\$277.12	\$277.12	\$277.12	\$277.12	\$277.12
\$325.99	\$325.99	\$325.99	\$325.99	\$325.99	\$325.99
\$380.66	\$380.66	\$380.66	\$380.66	\$380.66	\$380.66
\$431.14	\$431.14	\$431.14	\$431.14	\$431.14	\$431.14
\$291.78	\$291.78	\$291.78	\$291.78	\$291.78	\$291.78
\$290.10	\$290.10	\$290.10	\$290.10	\$290.10	\$290.10
\$335.83	\$335.83	\$335.83	\$335.83	\$335.83	\$335.83
\$321.17	\$321.17	\$321.17	\$321.17	\$321.17	\$321.17
\$298.83	\$298.83	\$298.83	\$298.83	\$298.83	\$298.83

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

HIOS Plan ID (On Exchange)=>	24872PA0030002		24872PA0030003		24872PA0030004
HIOS Plan ID (Off Exchange)=>	24872PA0030002		24872PA0030003		24872PA0030004
Plan Marketing Name =>	Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3
Network =>	UHCPA		UHCPA		UHCPA
Metal =>	Gold		Gold		Gold
Deductible =>	\$1,500		\$1,000		\$1,000
Coinsurance =>	20%		0%		0%
Copays =>	30-60		30-60		30-60
OOP Maximum =>	\$8,550		\$8,550		\$8,550
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$279.32	\$279.32	\$326.16	\$326.16	\$369.41
15	\$304.14	\$304.14	\$355.15	\$355.15	\$402.25
16	\$313.64	\$313.64	\$366.23	\$366.23	\$414.80
17	\$323.13	\$323.13	\$377.32	\$377.32	\$427.36
18	\$333.35	\$333.35	\$389.26	\$389.26	\$440.88
19	\$343.58	\$343.58	\$401.20	\$401.20	\$454.40
20	\$354.17	\$354.17	\$413.56	\$413.56	\$468.40
21	\$365.12	\$365.12	\$426.35	\$426.35	\$482.89
22	\$365.12	\$365.12	\$426.35	\$426.35	\$482.89
23	\$365.12	\$365.12	\$426.35	\$426.35	\$482.89
24	\$365.12	\$365.12	\$426.35	\$426.35	\$482.89
25	\$366.58	\$366.58	\$428.06	\$428.06	\$484.82
26	\$373.88	\$373.88	\$436.58	\$436.58	\$494.48
27	\$382.65	\$382.65	\$446.81	\$446.81	\$506.07
28	\$396.89	\$396.89	\$463.44	\$463.44	\$524.90
29	\$408.57	\$408.57	\$477.09	\$477.09	\$540.35
30	\$414.41	\$414.41	\$483.91	\$483.91	\$548.08
31	\$423.17	\$423.17	\$494.14	\$494.14	\$559.67
32	\$431.94	\$431.94	\$504.37	\$504.37	\$571.26
33	\$437.41	\$437.41	\$510.77	\$510.77	\$578.50
34	\$443.26	\$443.26	\$517.59	\$517.59	\$586.23
35	\$446.18	\$446.18	\$521.00	\$521.00	\$590.09
36	\$449.10	\$449.10	\$524.41	\$524.41	\$593.95
37	\$452.02	\$452.02	\$527.82	\$527.82	\$597.82
38	\$454.94	\$454.94	\$531.23	\$531.23	\$601.68
39	\$460.78	\$460.78	\$538.05	\$538.05	\$609.41
40	\$466.62	\$466.62	\$544.88	\$544.88	\$617.13
41	\$475.39	\$475.39	\$555.11	\$555.11	\$628.72
42	\$483.78	\$483.78	\$564.91	\$564.91	\$639.83
43	\$495.47	\$495.47	\$578.56	\$578.56	\$655.28
44	\$510.07	\$510.07	\$595.61	\$595.61	\$674.60
45	\$527.23	\$527.23	\$615.65	\$615.65	\$697.29
46	\$547.68	\$547.68	\$639.53	\$639.53	\$724.34
47	\$570.68	\$570.68	\$666.39	\$666.39	\$754.76
48	\$596.97	\$596.97	\$697.08	\$697.08	\$789.53
49	\$622.89	\$622.89	\$727.35	\$727.35	\$823.81
50	\$652.10	\$652.10	\$761.46	\$761.46	\$862.44
51	\$680.95	\$680.95	\$795.14	\$795.14	\$900.59
52	\$712.71	\$712.71	\$832.24	\$832.24	\$942.60
53	\$744.84	\$744.84	\$869.75	\$869.75	\$985.10
54	\$779.53	\$779.53	\$910.26	\$910.26	\$1,030.97
55	\$814.22	\$814.22	\$950.76	\$950.76	\$1,076.84
56	\$851.82	\$851.82	\$994.67	\$994.67	\$1,126.58
57	\$889.80	\$889.80	\$1,039.01	\$1,039.01	\$1,176.80
58	\$930.33	\$930.33	\$1,086.34	\$1,086.34	\$1,230.40
59	\$950.41	\$950.41	\$1,109.79	\$1,109.79	\$1,256.96
60	\$990.94	\$990.94	\$1,157.11	\$1,157.11	\$1,310.56
61	\$1,025.99	\$1,025.99	\$1,198.04	\$1,198.04	\$1,356.92
62	\$1,048.99	\$1,048.99	\$1,224.90	\$1,224.90	\$1,387.34
63	\$1,077.83	\$1,077.83	\$1,258.59	\$1,258.59	\$1,425.49
64+	\$1,095.36	\$1,095.36	\$1,279.05	\$1,279.05	\$1,448.67

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

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	0030003	24872PA0030004	24872PA	
Plan Marketing Name =>	Gold 2 - 2021	Navigate HMO Gold 3 - 2021	Navigate HMC	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMC	
Rating Area =>	Area 7	Rating Area 7	Rating	
Network =>	CPA	UHCPA	UH	
Metal =>	Gold	Gold	Silver	
Deductible =>	\$000	\$0	\$3,000	
Coinsurance =>	100%	0%	20%	
Copays =>	\$60	30-60	40	
OOP Maximum =>	\$500	\$8,550	\$8,550	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$327.50	\$370.93	\$370.93	\$251.03
15	\$356.61	\$403.90	\$403.90	\$273.34
16	\$367.74	\$416.50	\$416.50	\$281.87
17	\$378.87	\$429.11	\$429.11	\$290.40
18	\$390.86	\$442.69	\$442.69	\$299.59
19	\$402.84	\$456.26	\$456.26	\$308.78
20	\$415.26	\$470.32	\$470.32	\$318.30
21	\$428.10	\$484.87	\$484.87	\$328.14
22	\$428.10	\$484.87	\$484.87	\$328.14
23	\$428.10	\$484.87	\$484.87	\$328.14
24	\$428.10	\$484.87	\$484.87	\$328.14
25	\$429.81	\$486.81	\$486.81	\$329.45
26	\$438.37	\$496.51	\$496.51	\$336.02
27	\$448.65	\$508.14	\$508.14	\$343.89
28	\$465.34	\$527.05	\$527.05	\$356.69
29	\$479.04	\$542.57	\$542.57	\$367.19
30	\$485.89	\$550.33	\$550.33	\$372.44
31	\$496.17	\$561.96	\$561.96	\$380.31
32	\$506.44	\$573.60	\$573.60	\$388.19
33	\$512.86	\$580.87	\$580.87	\$393.11
34	\$519.71	\$588.63	\$588.63	\$398.36
35	\$523.14	\$592.51	\$592.51	\$400.99
36	\$526.56	\$596.39	\$596.39	\$403.61
37	\$529.99	\$600.27	\$600.27	\$406.24
38	\$533.41	\$604.15	\$604.15	\$408.86
39	\$540.26	\$611.91	\$611.91	\$414.11
40	\$547.11	\$619.66	\$619.66	\$419.36
41	\$557.39	\$631.30	\$631.30	\$427.24
42	\$567.23	\$642.45	\$642.45	\$434.79
43	\$580.93	\$657.97	\$657.97	\$445.29
44	\$598.06	\$677.36	\$677.36	\$458.41
45	\$618.18	\$700.15	\$700.15	\$473.83
46	\$642.15	\$727.31	\$727.31	\$492.21
47	\$669.12	\$757.85	\$757.85	\$512.88
48	\$699.94	\$792.76	\$792.76	\$536.51
49	\$730.34	\$827.19	\$827.19	\$559.81
50	\$764.59	\$865.98	\$865.98	\$586.06
51	\$798.41	\$904.28	\$904.28	\$611.98
52	\$835.65	\$946.47	\$946.47	\$640.53
53	\$873.32	\$989.13	\$989.13	\$669.41
54	\$913.99	\$1,035.20	\$1,035.20	\$700.58
55	\$954.66	\$1,081.26	\$1,081.26	\$731.75
56	\$998.76	\$1,131.20	\$1,131.20	\$765.55
57	\$1,043.28	\$1,181.63	\$1,181.63	\$799.68
58	\$1,090.80	\$1,235.45	\$1,235.45	\$836.10
59	\$1,114.34	\$1,262.12	\$1,262.12	\$854.15
60	\$1,161.86	\$1,315.94	\$1,315.94	\$890.57
61	\$1,202.96	\$1,362.48	\$1,362.48	\$922.07
62	\$1,229.93	\$1,393.03	\$1,393.03	\$942.75
63	\$1,263.75	\$1,431.34	\$1,431.34	\$968.67
64+	\$1,284.30	\$1,454.61	\$1,454.61	\$984.42

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

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	0030006	24872PA0030007		24872PA0030008		24872PA0030009	
Plan Marketing Name =>	Silver 2 - 2021	Navigate HMO Silver 3 - 2021	Navigate HMO Silver 5 - 2021	Navigate HMO Silver 6 - 2021			
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMO.2018.SG.PA			
Rating Area =>	Area 9	Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	CPA	UHCPA		UHCPA		UHCPA	
Metal =>	Silver	Silver		Silver		Silver	
Deductible =>	\$500	\$2,500		\$3,000		\$3,750	
Coinsurance =>	%	0%		0%		0%	
Copays =>	100	30-60		40-80		30-60	
OOP Maximum =>	\$50	\$7,000		\$8,550		\$7,000	
Pediatric Dental (Yes/No) =>	Yes	Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$226.59	\$262.31	\$262.31	\$250.86	\$250.86	\$233.41	\$233.41
15	\$246.73	\$285.63	\$285.63	\$273.16	\$273.16	\$254.16	\$254.16
16	\$254.43	\$294.54	\$294.54	\$281.68	\$281.68	\$262.09	\$262.09
17	\$262.13	\$303.46	\$303.46	\$290.21	\$290.21	\$270.02	\$270.02
18	\$270.42	\$313.06	\$313.06	\$299.39	\$299.39	\$278.57	\$278.57
19	\$278.71	\$322.66	\$322.66	\$308.57	\$308.57	\$287.11	\$287.11
20	\$287.30	\$332.60	\$332.60	\$318.08	\$318.08	\$295.96	\$295.96
21	\$296.19	\$342.89	\$342.89	\$327.92	\$327.92	\$305.11	\$305.11
22	\$296.19	\$342.89	\$342.89	\$327.92	\$327.92	\$305.11	\$305.11
23	\$296.19	\$342.89	\$342.89	\$327.92	\$327.92	\$305.11	\$305.11
24	\$296.19	\$342.89	\$342.89	\$327.92	\$327.92	\$305.11	\$305.11
25	\$297.37	\$344.26	\$344.26	\$329.23	\$329.23	\$306.33	\$306.33
26	\$303.30	\$351.12	\$351.12	\$335.79	\$335.79	\$312.43	\$312.43
27	\$310.41	\$359.35	\$359.35	\$343.66	\$343.66	\$319.76	\$319.76
28	\$321.96	\$372.72	\$372.72	\$356.45	\$356.45	\$331.65	\$331.65
29	\$331.44	\$383.69	\$383.69	\$366.94	\$366.94	\$341.42	\$341.42
30	\$336.18	\$389.18	\$389.18	\$372.19	\$372.19	\$346.30	\$346.30
31	\$343.28	\$397.41	\$397.41	\$380.06	\$380.06	\$353.62	\$353.62
32	\$350.39	\$405.64	\$405.64	\$387.93	\$387.93	\$360.95	\$360.95
33	\$354.84	\$410.78	\$410.78	\$392.85	\$392.85	\$365.52	\$365.52
34	\$359.57	\$416.27	\$416.27	\$398.09	\$398.09	\$370.40	\$370.40
35	\$361.94	\$419.01	\$419.01	\$400.72	\$400.72	\$372.84	\$372.84
36	\$364.31	\$421.75	\$421.75	\$403.34	\$403.34	\$375.29	\$375.29
37	\$366.68	\$424.50	\$424.50	\$405.96	\$405.96	\$377.73	\$377.73
38	\$369.05	\$427.24	\$427.24	\$408.59	\$408.59	\$380.17	\$380.17
39	\$373.79	\$432.73	\$432.73	\$413.84	\$413.84	\$385.05	\$385.05
40	\$378.53	\$438.21	\$438.21	\$419.08	\$419.08	\$389.93	\$389.93
41	\$385.64	\$446.44	\$446.44	\$426.95	\$426.95	\$397.25	\$397.25
42	\$392.45	\$454.33	\$454.33	\$434.49	\$434.49	\$404.27	\$404.27
43	\$401.93	\$465.30	\$465.30	\$444.99	\$444.99	\$414.03	\$414.03
44	\$413.78	\$479.02	\$479.02	\$458.10	\$458.10	\$426.24	\$426.24
45	\$427.70	\$495.13	\$495.13	\$473.52	\$473.52	\$440.58	\$440.58
46	\$444.29	\$514.34	\$514.34	\$491.88	\$491.88	\$457.67	\$457.67
47	\$462.94	\$535.94	\$535.94	\$512.54	\$512.54	\$476.89	\$476.89
48	\$484.27	\$560.63	\$560.63	\$536.15	\$536.15	\$498.85	\$498.85
49	\$505.30	\$584.97	\$584.97	\$559.43	\$559.43	\$520.52	\$520.52
50	\$529.00	\$612.40	\$612.40	\$585.67	\$585.67	\$544.93	\$544.93
51	\$552.39	\$639.49	\$639.49	\$611.57	\$611.57	\$569.03	\$569.03
52	\$578.16	\$669.32	\$669.32	\$640.10	\$640.10	\$595.57	\$595.57
53	\$604.23	\$699.50	\$699.50	\$668.96	\$668.96	\$622.42	\$622.42
54	\$632.37	\$732.07	\$732.07	\$700.11	\$700.11	\$651.41	\$651.41
55	\$660.50	\$764.64	\$764.64	\$731.26	\$731.26	\$680.40	\$680.40
56	\$691.01	\$799.96	\$799.96	\$765.04	\$765.04	\$711.82	\$711.82
57	\$721.82	\$835.62	\$835.62	\$799.14	\$799.14	\$743.55	\$743.55
58	\$754.69	\$873.68	\$873.68	\$835.54	\$835.54	\$777.42	\$777.42
59	\$770.98	\$892.54	\$892.54	\$853.58	\$853.58	\$794.20	\$794.20
60	\$803.86	\$930.60	\$930.60	\$889.97	\$889.97	\$828.07	\$828.07
61	\$832.29	\$963.52	\$963.52	\$921.46	\$921.46	\$857.36	\$857.36
62	\$850.95	\$985.12	\$985.12	\$942.11	\$942.11	\$876.58	\$876.58
63	\$874.35	\$1,012.21	\$1,012.21	\$968.02	\$968.02	\$900.68	\$900.68
64+	\$888.57	\$1,028.67	\$1,028.67	\$983.76	\$983.76	\$915.33	\$915.33

UnitedHealthcare of Pennsylvania Inc.
Small Group
Plan Design Summary

[illegible]

Company Name UnitedHealthcare Insurance Company

Market Small Group

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

RATING AREA 1

05-01-2020 Number of Covered Lives by Rating County								
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	\$235.02	\$235.02	\$235.02	\$235.02
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	\$276.47	\$276.47	\$276.47	\$276.47
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	\$322.84	\$322.84	\$322.84	\$322.84
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	\$365.65	\$365.65	\$365.65	\$365.65
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	\$247.46	\$247.46	\$247.46	\$247.46
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	\$246.04	\$246.04	\$246.04	\$246.04
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	\$284.82	\$284.82	\$284.82	\$284.82
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	\$272.39	\$272.39	\$272.39	\$272.39
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	\$253.44	\$253.44	\$253.44	\$253.44

RATING AREA 2

RATING AREA 3

[illegible]

RATING AREA 4

Pike	Sullivan	Susquehanna	Wayne	Wyoming
\$310.38	\$310.38	\$310.38	\$310.38	\$310.38
\$365.12	\$365.12	\$365.12	\$365.12	\$365.12
\$426.35	\$426.35	\$426.35	\$426.35	\$426.35
\$482.89	\$482.89	\$482.89	\$482.89	\$482.89
\$326.80	\$326.80	\$326.80	\$326.80	\$326.80
\$324.92	\$324.92	\$324.92	\$324.92	\$324.92
\$376.14	\$376.14	\$376.14	\$376.14	\$376.14
\$359.72	\$359.72	\$359.72	\$359.72	\$359.72
\$334.70	\$334.70	\$334.70	\$334.70	\$334.70

[illegible]

RATING AREA 5

Washington	Westmoreland
\$251.42	\$251.42
\$295.76	\$295.76
\$345.36	\$345.36
\$391.16	\$391.16
\$264.72	\$264.72
\$263.20	\$263.20
\$304.69	\$304.69
\$291.39	\$291.39
\$271.12	\$271.12

Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$233.65	\$233.65	\$233.65	\$233.65	\$233.65	\$233.65	\$233.65
\$274.86	\$274.86	\$274.86	\$274.86	\$274.86	\$274.86	\$274.86
\$320.96	\$320.96	\$320.96	\$320.96	\$320.96	\$320.96	\$320.96
\$363.52	\$363.52	\$363.52	\$363.52	\$363.52	\$363.52	\$363.52
\$246.02	\$246.02	\$246.02	\$246.02	\$246.02	\$246.02	\$246.02
\$244.60	\$244.60	\$244.60	\$244.60	\$244.60	\$244.60	\$244.60
\$283.16	\$283.16	\$283.16	\$283.16	\$283.16	\$283.16	\$283.16
\$270.80	\$270.80	\$270.80	\$270.80	\$270.80	\$270.80	\$270.80
\$251.96	\$251.96	\$251.96	\$251.96	\$251.96	\$251.96	\$251.96

RATING AREA 6

Centre	Columbia
\$303.22	\$303.22
\$356.70	\$356.70
\$416.52	\$416.52
\$471.75	\$471.75
\$319.26	\$319.26
\$317.43	\$317.43
\$367.47	\$367.47
\$351.43	\$351.43
\$326.98	\$326.98

Lehigh	Mifflin	Northampton	Northumb erland	Schuylkill	Snyder
\$303.22	\$303.22	\$303.22	\$303.22	\$303.22	\$303.22
\$356.70	\$356.70	\$356.70	\$356.70	\$356.70	\$356.70
\$416.52	\$416.52	\$416.52	\$416.52	\$416.52	\$416.52
\$471.75	\$471.75	\$471.75	\$471.75	\$471.75	\$471.75
\$319.26	\$319.26	\$319.26	\$319.26	\$319.26	\$319.26
\$317.43	\$317.43	\$317.43	\$317.43	\$317.43	\$317.43
\$367.47	\$367.47	\$367.47	\$367.47	\$367.47	\$367.47
\$351.43	\$351.43	\$351.43	\$351.43	\$351.43	\$351.43
\$326.98	\$326.98	\$326.98	\$326.98	\$326.98	\$326.98

RATING AREA 7

Adams	Berks	Lancaster	York
\$311.65	\$311.65	\$311.65	\$311.65
\$366.62	\$366.62	\$366.62	\$366.62
\$428.10	\$428.10	\$428.10	\$428.10
\$484.87	\$484.87	\$484.87	\$484.87
\$328.14	\$328.14	\$328.14	\$328.14
\$326.26	\$326.26	\$326.26	\$326.26
\$377.69	\$377.69	\$377.69	\$377.69
\$361.20	\$361.20	\$361.20	\$361.20
\$336.07	\$336.07	\$336.07	\$336.07

RATING AREA 8

Bucks	Chester
\$274.66	\$274.66
\$323.10	\$323.10
\$377.29	\$377.29
\$427.32	\$427.32
\$289.19	\$289.19
\$287.53	\$287.53
\$332.86	\$332.86
\$318.33	\$318.33
\$296.18	\$296.18

RATING AREA 9

Delaware	Montgomery	Philadelp hia
\$274.66	\$274.66	\$274.66
\$323.10	\$323.10	\$323.10
\$377.29	\$377.29	\$377.29
\$427.32	\$427.32	\$427.32
\$289.19	\$289.19	\$289.19
\$287.53	\$287.53	\$287.53
\$332.86	\$332.86	\$332.86
\$318.33	\$318.33	\$318.33
\$296.18	\$296.18	\$296.18

Cumberland	Dauphin	Franklin	Fulton	Juniata	Perry
\$282.94	\$282.94	\$282.94	\$282.94	\$282.94	\$282.94
\$332.84	\$332.84	\$332.84	\$332.84	\$332.84	\$332.84
\$388.65	\$388.65	\$388.65	\$388.65	\$388.65	\$388.65
\$440.19	\$440.19	\$440.19	\$440.19	\$440.19	\$440.19
\$297.91	\$297.91	\$297.91	\$297.91	\$297.91	\$297.91
\$296.19	\$296.19	\$296.19	\$296.19	\$296.19	\$296.19
\$342.89	\$342.89	\$342.89	\$342.89	\$342.89	\$342.89
\$327.92	\$327.92	\$327.92	\$327.92	\$327.92	\$327.92
\$305.11	\$305.11	\$305.11	\$305.11	\$305.11	\$305.11

UnitedHealthcare of Pennsylvania Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	UHCPA	All	and Union
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union

Company Name UnitedHealthcare Insurance Company

Market Small Group

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

RATING AREA 1

08-01-2020 Number of Covered Lives by Rating County								
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	\$240.09	\$240.09	\$240.09	\$240.09
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	\$282.43	\$282.43	\$282.43	\$282.43
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	\$329.80	\$329.80	\$329.80	\$329.80
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	\$373.53	\$373.53	\$373.53	\$373.53
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	\$252.79	\$252.79	\$252.79	\$252.79
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	\$251.34	\$251.34	\$251.34	\$251.34
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	\$290.96	\$290.96	\$290.96	\$290.96
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	\$278.26	\$278.26	\$278.26	\$278.26
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	\$258.90	\$258.90	\$258.90	\$258.90

RATING AREA 2

RATING AREA 3

[illegible]

RATING AREA 4

Pike	Sullivan	Susquehanna	Wayne	Wyoming
\$317.07	\$317.07	\$317.07	\$317.07	\$317.07
\$372.99	\$372.99	\$372.99	\$372.99	\$372.99
\$435.54	\$435.54	\$435.54	\$435.54	\$435.54
\$493.29	\$493.29	\$493.29	\$493.29	\$493.29
\$333.84	\$333.84	\$333.84	\$333.84	\$333.84
\$331.92	\$331.92	\$331.92	\$331.92	\$331.92
\$384.25	\$384.25	\$384.25	\$384.25	\$384.25
\$367.47	\$367.47	\$367.47	\$367.47	\$367.47
\$341.91	\$341.91	\$341.91	\$341.91	\$341.91

[illegible]

RATING AREA 5

RATING AREA 6

Washington	Westmoreland
\$256.84	\$256.84
\$302.13	\$302.13
\$352.80	\$352.80
\$399.59	\$399.59
\$270.43	\$270.43
\$268.87	\$268.87
\$311.26	\$311.26
\$297.67	\$297.67
\$276.96	\$276.96

Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$238.69	\$238.69	\$238.69	\$238.69	\$238.69	\$238.69	\$238.69
\$280.79	\$280.79	\$280.79	\$280.79	\$280.79	\$280.79	\$280.79
\$327.87	\$327.87	\$327.87	\$327.87	\$327.87	\$327.87	\$327.87
\$371.35	\$371.35	\$371.35	\$371.35	\$371.35	\$371.35	\$371.35
\$251.32	\$251.32	\$251.32	\$251.32	\$251.32	\$251.32	\$251.32
\$249.87	\$249.87	\$249.87	\$249.87	\$249.87	\$249.87	\$249.87
\$289.27	\$289.27	\$289.27	\$289.27	\$289.27	\$289.27	\$289.27
\$276.64	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64	\$276.64
\$257.39	\$257.39	\$257.39	\$257.39	\$257.39	\$257.39	\$257.39

Centre	Columbia
\$309.75	\$309.75
\$364.39	\$364.39
\$425.49	\$425.49
\$481.92	\$481.92
\$326.14	\$326.14
\$324.27	\$324.27
\$375.39	\$375.39
\$359.00	\$359.00
\$334.03	\$334.03

Lehigh	Mifflin	Northampton	Northumb erland	Schuylkill	Snyder
\$309.75	\$309.75	\$309.75	\$309.75	\$309.75	\$309.75
\$364.39	\$364.39	\$364.39	\$364.39	\$364.39	\$364.39
\$425.49	\$425.49	\$425.49	\$425.49	\$425.49	\$425.49
\$481.92	\$481.92	\$481.92	\$481.92	\$481.92	\$481.92
\$326.14	\$326.14	\$326.14	\$326.14	\$326.14	\$326.14
\$324.27	\$324.27	\$324.27	\$324.27	\$324.27	\$324.27
\$375.39	\$375.39	\$375.39	\$375.39	\$375.39	\$375.39
\$359.00	\$359.00	\$359.00	\$359.00	\$359.00	\$359.00
\$334.03	\$334.03	\$334.03	\$334.03	\$334.03	\$334.03

RATING AREA 7

Adams	Berks	Lancaster	York
\$318.37	\$318.37	\$318.37	\$318.37
\$374.52	\$374.52	\$374.52	\$374.52
\$437.33	\$437.33	\$437.33	\$437.33
\$495.32	\$495.32	\$495.32	\$495.32
\$335.21	\$335.21	\$335.21	\$335.21
\$333.29	\$333.29	\$333.29	\$333.29
\$385.83	\$385.83	\$385.83	\$385.83
\$368.98	\$368.98	\$368.98	\$368.98
\$343.32	\$343.32	\$343.32	\$343.32

RATING AREA 8

Bucks	Chester
\$280.58	\$280.58
\$330.06	\$330.06
\$385.42	\$385.42
\$436.53	\$436.53
\$295.42	\$295.42
\$293.73	\$293.73
\$340.03	\$340.03
\$325.19	\$325.19
\$302.56	\$302.56

RATING AREA 9

Delaware	Montgomery	Philadelp hia
\$280.58	\$280.58	\$280.58
\$330.06	\$330.06	\$330.06
\$385.42	\$385.42	\$385.42
\$436.53	\$436.53	\$436.53
\$295.42	\$295.42	\$295.42
\$293.73	\$293.73	\$293.73
\$340.03	\$340.03	\$340.03
\$325.19	\$325.19	\$325.19
\$302.56	\$302.56	\$302.56

Cumberland	Dauphin	Franklin	Fulton	Juniata	Perry
\$289.03	\$289.03	\$289.03	\$289.03	\$289.03	\$289.03
\$340.01	\$340.01	\$340.01	\$340.01	\$340.01	\$340.01
\$397.03	\$397.03	\$397.03	\$397.03	\$397.03	\$397.03
\$449.68	\$449.68	\$449.68	\$449.68	\$449.68	\$449.68
\$304.32	\$304.32	\$304.32	\$304.32	\$304.32	\$304.32
\$302.58	\$302.58	\$302.58	\$302.58	\$302.58	\$302.58
\$350.28	\$350.28	\$350.28	\$350.28	\$350.28	\$350.28
\$334.98	\$334.98	\$334.98	\$334.98	\$334.98	\$334.98
\$311.68	\$311.68	\$311.68	\$311.68	\$311.68	\$311.68

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

HIOS Plan ID (On Exchange)=>											
HIOS Plan ID (Off Exchange)=>	0030001	24872PA0030002	24872PA0030003	24872PA0030004	24872PA0030005	24872PA0030006					
Plan Marketing Name =>	Bronze 1 - 2021	Navigate HMO Gold 1 - 2021	Navigate HMO Gold 2 - 2021	Navigate HMO Gold 3 - 2021	Navigate HMO Silver 1 - 2021	Navigate HMO Silver 2 - 2021					
Form # =>	2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMO.2018.SG.PA	COC21.HMO.2018.SG.PA					
Rating Area =>	Area 2	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2					
Network =>	CPA	UHCPA	UHCPA	UHCPA	UHCPA	UHCPA					
Metal =>	nz	Gold	Gold	Gold	Silver	Silver					
Deductible =>	\$50	\$1,500	\$1,000	\$0	\$3,500	\$5,500					
Coinsurance =>	%	20%	0%	0%	20%	0%					
Copays =>	D&C	30-60	30-60	30-60	40-80	50-100					
OOP Maximum =>	\$50	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550					
Pediatric Dental (Yes/No) =>	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	\$212.74	\$250.25	\$250.25	\$292.23	\$292.23	\$330.98	\$330.98	\$223.99	\$223.99	\$222.71	\$222.71
15	\$231.65	\$272.50	\$272.50	\$318.21	\$318.21	\$360.40	\$360.40	\$243.90	\$243.90	\$242.50	\$242.50
16	\$238.88	\$281.00	\$281.00	\$328.14	\$328.14	\$371.65	\$371.65	\$251.52	\$251.52	\$250.07	\$250.07
17	\$246.11	\$289.51	\$289.51	\$338.07	\$338.07	\$382.90	\$382.90	\$259.13	\$259.13	\$257.64	\$257.64
18	\$253.90	\$298.67	\$298.67	\$348.77	\$348.77	\$395.01	\$395.01	\$267.33	\$267.33	\$265.79	\$265.79
19	\$261.68	\$307.83	\$307.83	\$359.46	\$359.46	\$407.12	\$407.12	\$275.52	\$275.52	\$273.94	\$273.94
20	\$269.75	\$317.32	\$317.32	\$370.54	\$370.54	\$419.67	\$419.67	\$284.02	\$284.02	\$282.39	\$282.39
21	\$278.09	\$327.13	\$327.13	\$382.00	\$382.00	\$432.65	\$432.65	\$292.80	\$292.80	\$291.12	\$291.12
22	\$278.09	\$327.13	\$327.13	\$382.00	\$382.00	\$432.65	\$432.65	\$292.80	\$292.80	\$291.12	\$291.12
23	\$278.09	\$327.13	\$327.13	\$382.00	\$382.00	\$432.65	\$432.65	\$292.80	\$292.80	\$291.12	\$291.12
24	\$278.09	\$327.13	\$327.13	\$382.00	\$382.00	\$432.65	\$432.65	\$292.80	\$292.80	\$291.12	\$291.12
25	\$279.20	\$328.44	\$328.44	\$383.53	\$383.53	\$434.38	\$434.38	\$293.97	\$293.97	\$292.28	\$292.28
26	\$284.76	\$334.98	\$334.98	\$391.17	\$391.17	\$443.03	\$443.03	\$299.83	\$299.83	\$298.11	\$298.11
27	\$291.44	\$342.83	\$342.83	\$400.34	\$400.34	\$453.42	\$453.42	\$306.85	\$306.85	\$305.09	\$305.09
28	\$302.28	\$355.59	\$355.59	\$415.23	\$415.23	\$470.29	\$470.29	\$318.27	\$318.27	\$316.45	\$316.45
29	\$311.18	\$366.06	\$366.06	\$427.46	\$427.46	\$484.14	\$484.14	\$327.64	\$327.64	\$325.76	\$325.76
30	\$315.63	\$371.29	\$371.29	\$433.57	\$433.57	\$491.06	\$491.06	\$332.33	\$332.33	\$330.42	\$330.42
31	\$322.31	\$379.14	\$379.14	\$442.74	\$442.74	\$501.44	\$501.44	\$339.36	\$339.36	\$337.41	\$337.41
32	\$328.98	\$386.99	\$386.99	\$451.91	\$451.91	\$511.82	\$511.82	\$346.38	\$346.38	\$344.39	\$344.39
33	\$333.15	\$391.90	\$391.90	\$457.64	\$457.64	\$518.31	\$518.31	\$350.77	\$350.77	\$348.76	\$348.76
34	\$337.60	\$397.14	\$397.14	\$463.75	\$463.75	\$525.24	\$525.24	\$355.46	\$355.46	\$353.42	\$353.42
35	\$339.83	\$399.75	\$399.75	\$466.80	\$466.80	\$528.70	\$528.70	\$357.80	\$357.80	\$355.75	\$355.75
36	\$342.05	\$402.37	\$402.37	\$469.86	\$469.86	\$532.16	\$532.16	\$360.14	\$360.14	\$358.08	\$358.08
37	\$344.28	\$404.99	\$404.99	\$472.92	\$472.92	\$535.62	\$535.62	\$362.49	\$362.49	\$360.41	\$360.41
38	\$346.50	\$407.60	\$407.60	\$475.97	\$475.97	\$539.08	\$539.08	\$364.83	\$364.83	\$362.74	\$362.74
39	\$350.95	\$412.84	\$412.84	\$482.08	\$482.08	\$546.00	\$546.00	\$369.51	\$369.51	\$367.39	\$367.39
40	\$355.40	\$418.07	\$418.07	\$488.20	\$488.20	\$552.93	\$552.93	\$374.20	\$374.20	\$372.05	\$372.05
41	\$362.07	\$425.92	\$425.92	\$497.36	\$497.36	\$563.31	\$563.31	\$381.23	\$381.23	\$379.04	\$379.04
42	\$368.47	\$433.45	\$433.45	\$506.15	\$506.15	\$573.26	\$573.26	\$387.96	\$387.96	\$385.73	\$385.73
43	\$377.37	\$443.92	\$443.92	\$518.37	\$518.37	\$587.11	\$587.11	\$397.33	\$397.33	\$395.05	\$395.05
44	\$388.49	\$457.00	\$457.00	\$533.65	\$533.65	\$604.41	\$604.41	\$409.04	\$409.04	\$406.69	\$406.69
45	\$401.56	\$472.38	\$472.38	\$551.61	\$551.61	\$624.75	\$624.75	\$422.80	\$422.80	\$420.38	\$420.38
46	\$417.14	\$490.70	\$490.70	\$573.00	\$573.00	\$648.98	\$648.98	\$439.20	\$439.20	\$436.68	\$436.68
47	\$434.65	\$511.30	\$511.30	\$597.07	\$597.07	\$676.23	\$676.23	\$457.65	\$457.65	\$455.02	\$455.02
48	\$454.68	\$534.86	\$534.86	\$624.57	\$624.57	\$707.38	\$707.38	\$478.73	\$478.73	\$475.98	\$475.98
49	\$474.42	\$558.08	\$558.08	\$651.69	\$651.69	\$738.10	\$738.10	\$499.52	\$499.52	\$496.65	\$496.65
50	\$496.67	\$584.25	\$584.25	\$682.25	\$682.25	\$772.71	\$772.71	\$522.94	\$522.94	\$519.94	\$519.94
51	\$518.64	\$610.10	\$610.10	\$712.43	\$712.43	\$806.89	\$806.89	\$546.07	\$546.07	\$542.94	\$542.94
52	\$542.83	\$638.56	\$638.56	\$745.66	\$745.66	\$844.53	\$844.53	\$571.55	\$571.55	\$568.27	\$568.27
53	\$567.30	\$667.35	\$667.35	\$779.28	\$779.28	\$882.61	\$882.61	\$597.31	\$597.31	\$593.88	\$593.88
54	\$593.72	\$698.42	\$698.42	\$815.57	\$815.57	\$923.71	\$923.71	\$625.13	\$625.13	\$621.54	\$621.54
55	\$620.14	\$729.50	\$729.50	\$851.86	\$851.86	\$964.81	\$964.81	\$652.94	\$652.94	\$649.20	\$649.20
56	\$648.78	\$763.19	\$763.19	\$891.21	\$891.21	\$1,009.37	\$1,009.37	\$683.10	\$683.10	\$679.18	\$679.18
57	\$677.71	\$797.22	\$797.22	\$930.93	\$930.93	\$1,054.37	\$1,054.37	\$713.55	\$713.55	\$709.46	\$709.46
58	\$708.57	\$833.53	\$833.53	\$973.34	\$973.34	\$1,102.39	\$1,102.39	\$746.05	\$746.05	\$741.77	\$741.77
59	\$723.87	\$851.52	\$851.52	\$994.35	\$994.35	\$1,126.19	\$1,126.19	\$762.16	\$762.16	\$757.79	\$757.79
60	\$754.74	\$887.83	\$887.83	\$1,036.75	\$1,036.75	\$1,174.21	\$1,174.21	\$794.66	\$794.66	\$790.10	\$790.10
61	\$781.43	\$919.24	\$919.24	\$1,073.42	\$1,073.42	\$1,215.75	\$1,215.75	\$822.77	\$822.77	\$818.05	\$818.05
62	\$798.95	\$939.84	\$939.84	\$1,097.49	\$1,097.49	\$1,243.00	\$1,243.00	\$841.21	\$841.21	\$836.39	\$836.39
63	\$820.92	\$965.69	\$965.69	\$1,127.66	\$1,127.66	\$1,277.18	\$1,277.18	\$864.35	\$864.35	\$859.39	\$859.39
64+	\$834.27	\$981.39	\$981.39	\$1,146.00	\$1,146.00	\$1,297.95	\$1,297.95	\$878.40	\$878.40	\$873.36	\$873.36

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

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	24872PA0030008		24872PA0030009	
Plan Marketing Name =>	Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021	
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Rating Area 4		Rating Area 4	
Network =>	UHCPA		UHCPA	
Metal =>	Silver		Silver	
Deductible =>	\$3,000		\$3,750	
Coinsurance =>	0%		0%	
Copays =>	40-80		30-60	
OOP Maximum =>	\$8,550		\$7,000	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$232.52	\$232.52	\$216.34	\$216.34
15	\$253.19	\$253.19	\$235.57	\$235.57
16	\$261.09	\$261.09	\$242.93	\$242.93
17	\$269.00	\$269.00	\$250.28	\$250.28
18	\$277.51	\$277.51	\$258.20	\$258.20
19	\$286.02	\$286.02	\$266.11	\$266.11
20	\$294.83	\$294.83	\$274.32	\$274.32
21	\$303.95	\$303.95	\$282.80	\$282.80
22	\$303.95	\$303.95	\$282.80	\$282.80
23	\$303.95	\$303.95	\$282.80	\$282.80
24	\$303.95	\$303.95	\$282.80	\$282.80
25	\$305.17	\$305.17	\$283.93	\$283.93
26	\$311.24	\$311.24	\$289.59	\$289.59
27	\$318.54	\$318.54	\$296.37	\$296.37
28	\$330.39	\$330.39	\$307.40	\$307.40
29	\$340.12	\$340.12	\$316.45	\$316.45
30	\$344.98	\$344.98	\$320.98	\$320.98
31	\$352.28	\$352.28	\$327.77	\$327.77
32	\$359.57	\$359.57	\$334.55	\$334.55
33	\$364.13	\$364.13	\$338.79	\$338.79
34	\$369.00	\$369.00	\$343.32	\$343.32
35	\$371.43	\$371.43	\$345.58	\$345.58
36	\$373.86	\$373.86	\$347.84	\$347.84
37	\$376.29	\$376.29	\$350.11	\$350.11
38	\$378.72	\$378.72	\$352.37	\$352.37
39	\$383.58	\$383.58	\$356.89	\$356.89
40	\$388.45	\$388.45	\$361.42	\$361.42
41	\$395.74	\$395.74	\$368.21	\$368.21
42	\$402.73	\$402.73	\$374.71	\$374.71
43	\$412.46	\$412.46	\$383.76	\$383.76
44	\$424.62	\$424.62	\$395.07	\$395.07
45	\$438.90	\$438.90	\$408.36	\$408.36
46	\$455.93	\$455.93	\$424.20	\$424.20
47	\$475.07	\$475.07	\$442.02	\$442.02
48	\$496.96	\$496.96	\$462.38	\$462.38
49	\$518.54	\$518.54	\$482.46	\$482.46
50	\$542.85	\$542.85	\$505.08	\$505.08
51	\$566.87	\$566.87	\$527.42	\$527.42
52	\$593.31	\$593.31	\$552.03	\$552.03
53	\$620.06	\$620.06	\$576.91	\$576.91
54	\$648.93	\$648.93	\$603.78	\$603.78
55	\$677.81	\$677.81	\$630.64	\$630.64
56	\$709.12	\$709.12	\$659.77	\$659.77
57	\$740.73	\$740.73	\$689.18	\$689.18
58	\$774.46	\$774.46	\$720.57	\$720.57
59	\$791.18	\$791.18	\$736.13	\$736.13
60	\$824.92	\$824.92	\$767.52	\$767.52
61	\$854.10	\$854.10	\$794.67	\$794.67
62	\$873.25	\$873.25	\$812.48	\$812.48
63	\$897.26	\$897.26	\$834.83	\$834.83
64+	\$911.85	\$911.85	\$848.40	\$848.40

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

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	24872PA0030002	
Plan Marketing Name =>	Navigate HMO Gold 1 - 2021	
Form # =>	COC21.HMO.2018.SG.PA	
Rating Area =>	Rating Area 7	
Network =>	UHCPA	
Metal =>	Gold	
Deductible =>	\$1,500	
Coinsurance =>	20%	
Copays =>	30-60	
OOP Maximum =>	\$8,550	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0 - 14	\$292.55	\$292.55
15	\$318.56	\$318.56
16	\$328.50	\$328.50
17	\$338.44	\$338.44
18	\$349.15	\$349.15
19	\$359.86	\$359.86
20	\$370.95	\$370.95
21	\$382.42	\$382.42
22	\$382.42	\$382.42
23	\$382.42	\$382.42
24	\$382.42	\$382.42
25	\$383.95	\$383.95
26	\$391.60	\$391.60
27	\$400.78	\$400.78
28	\$415.69	\$415.69
29	\$427.93	\$427.93
30	\$434.05	\$434.05
31	\$443.22	\$443.22
32	\$452.40	\$452.40
33	\$458.14	\$458.14
34	\$464.26	\$464.26
35	\$467.32	\$467.32
36	\$470.38	\$470.38
37	\$473.44	\$473.44
38	\$476.50	\$476.50
39	\$482.61	\$482.61
40	\$488.73	\$488.73
41	\$497.91	\$497.91
42	\$506.71	\$506.71
43	\$518.94	\$518.94
44	\$534.24	\$534.24
45	\$552.21	\$552.21
46	\$573.63	\$573.63
47	\$597.72	\$597.72
48	\$625.26	\$625.26
49	\$652.41	\$652.41
50	\$683.00	\$683.00
51	\$713.21	\$713.21
52	\$746.48	\$746.48
53	\$780.14	\$780.14
54	\$816.47	\$816.47
55	\$852.80	\$852.80
56	\$892.19	\$892.19
57	\$931.96	\$931.96
58	\$974.41	\$974.41
59	\$995.44	\$995.44
60	\$1,037.89	\$1,037.89
61	\$1,074.60	\$1,074.60
62	\$1,098.69	\$1,098.69
63	\$1,128.90	\$1,128.90
64+	\$1,147.26	\$1,147.26

UnitedHealthcare of Pennsylvania Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	UHCPA	All	and Union
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union

Company Name UnitedHealthcare Insurance Company

Market Small Group

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

RATING AREA 1

11-01-2020 Number of Covered Lives by Rating County								
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	\$245.15	\$245.15	\$245.15	\$245.15
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	\$288.39	\$288.39	\$288.39	\$288.39
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	\$336.75	\$336.75	\$336.75	\$336.75
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	\$381.41	\$381.41	\$381.41	\$381.41
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	\$258.12	\$258.12	\$258.12	\$258.12
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	\$256.64	\$256.64	\$256.64	\$256.64
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	\$297.10	\$297.10	\$297.10	\$297.10
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	\$284.13	\$284.13	\$284.13	\$284.13
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	\$264.36	\$264.36	\$264.36	\$264.36

RATING AREA 2

RATING AREA 3

[illegible]

RATING AREA 4

Pike	Sullivan	Susquehanna	Wayne	Wyoming
\$323.75	\$323.75	\$323.75	\$323.75	\$323.75
\$380.85	\$380.85	\$380.85	\$380.85	\$380.85
\$444.72	\$444.72	\$444.72	\$444.72	\$444.72
\$503.70	\$503.70	\$503.70	\$503.70	\$503.70
\$340.88	\$340.88	\$340.88	\$340.88	\$340.88
\$338.93	\$338.93	\$338.93	\$338.93	\$338.93
\$392.35	\$392.35	\$392.35	\$392.35	\$392.35
\$375.22	\$375.22	\$375.22	\$375.22	\$375.22
\$349.12	\$349.12	\$349.12	\$349.12	\$349.12

[illegible]

RATING AREA 5

Washington	Westmoreland
\$262.25	\$262.25
\$308.51	\$308.51
\$360.25	\$360.25
\$408.02	\$408.02
\$276.13	\$276.13
\$274.54	\$274.54
\$317.82	\$317.82
\$303.95	\$303.95
\$282.80	\$282.80

Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$243.72	\$243.72	\$243.72	\$243.72	\$243.72	\$243.72	\$243.72
\$286.71	\$286.71	\$286.71	\$286.71	\$286.71	\$286.71	\$286.71
\$334.79	\$334.79	\$334.79	\$334.79	\$334.79	\$334.79	\$334.79
\$379.19	\$379.19	\$379.19	\$379.19	\$379.19	\$379.19	\$379.19
\$256.62	\$256.62	\$256.62	\$256.62	\$256.62	\$256.62	\$256.62
\$255.15	\$255.15	\$255.15	\$255.15	\$255.15	\$255.15	\$255.15
\$295.37	\$295.37	\$295.37	\$295.37	\$295.37	\$295.37	\$295.37
\$282.47	\$282.47	\$282.47	\$282.47	\$282.47	\$282.47	\$282.47
\$262.82	\$262.82	\$262.82	\$262.82	\$262.82	\$262.82	\$262.82

RATING AREA 6

Centre	Columbia
\$316.29	\$316.29
\$372.07	\$372.07
\$434.47	\$434.47
\$492.08	\$492.08
\$333.02	\$333.02
\$331.11	\$331.11
\$383.31	\$383.31
\$366.57	\$366.57
\$341.07	\$341.07

Lehigh	Mifflin	Northampton	Northumb erland	Schuylkill	Snyder
\$316.29	\$316.29	\$316.29	\$316.29	\$316.29	\$316.29
\$372.07	\$372.07	\$372.07	\$372.07	\$372.07	\$372.07
\$434.47	\$434.47	\$434.47	\$434.47	\$434.47	\$434.47
\$492.08	\$492.08	\$492.08	\$492.08	\$492.08	\$492.08
\$333.02	\$333.02	\$333.02	\$333.02	\$333.02	\$333.02
\$331.11	\$331.11	\$331.11	\$331.11	\$331.11	\$331.11
\$383.31	\$383.31	\$383.31	\$383.31	\$383.31	\$383.31
\$366.57	\$366.57	\$366.57	\$366.57	\$366.57	\$366.57
\$341.07	\$341.07	\$341.07	\$341.07	\$341.07	\$341.07

RATING AREA 7

Adams	Berks	Lancaster	York
\$325.08	\$325.08	\$325.08	\$325.08
\$382.42	\$382.42	\$382.42	\$382.42
\$446.55	\$446.55	\$446.55	\$446.55
\$505.77	\$505.77	\$505.77	\$505.77
\$342.28	\$342.28	\$342.28	\$342.28
\$340.32	\$340.32	\$340.32	\$340.32
\$393.97	\$393.97	\$393.97	\$393.97
\$376.77	\$376.77	\$376.77	\$376.77
\$350.56	\$350.56	\$350.56	\$350.56

RATING AREA 8

Bucks	Chester
\$286.50	\$286.50
\$337.03	\$337.03
\$393.54	\$393.54
\$445.73	\$445.73
\$301.66	\$301.66
\$299.92	\$299.92
\$347.20	\$347.20
\$332.04	\$332.04
\$308.95	\$308.95

RATING AREA 9

Delaware	Montgomery	Philadelp hia
\$286.50	\$286.50	\$286.50
\$337.03	\$337.03	\$337.03
\$393.54	\$393.54	\$393.54
\$445.73	\$445.73	\$445.73
\$301.66	\$301.66	\$301.66
\$299.92	\$299.92	\$299.92
\$347.20	\$347.20	\$347.20
\$332.04	\$332.04	\$332.04
\$308.95	\$308.95	\$308.95

Cumberland	Dauphin	Franklin	Fulton	Juniata	Perry
\$295.13	\$295.13	\$295.13	\$295.13	\$295.13	\$295.13
\$347.18	\$347.18	\$347.18	\$347.18	\$347.18	\$347.18
\$405.40	\$405.40	\$405.40	\$405.40	\$405.40	\$405.40
\$459.16	\$459.16	\$459.16	\$459.16	\$459.16	\$459.16
\$310.74	\$310.74	\$310.74	\$310.74	\$310.74	\$310.74
\$308.96	\$308.96	\$308.96	\$308.96	\$308.96	\$308.96
\$357.66	\$357.66	\$357.66	\$357.66	\$357.66	\$357.66
\$342.05	\$342.05	\$342.05	\$342.05	\$342.05	\$342.05
\$318.25	\$318.25	\$318.25	\$318.25	\$318.25	\$318.25

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T		
1		Unified Rate Review v5.2																			To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.	
2																					To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.	
3		Company Legal Name:	UnitedHealthcare of Pennsylvania, Inc.															State:	PA	To validate, select the Validate button or Ctrl + Shift + I.		
4		HIOS Issuer ID:	24872															Market:	Small Group	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			\$2,674,116.76																	\$314.71
15		Reinsurance			\$0.00																	\$0.00
16		Incurred Claims in Experience Period			\$1,896,623.21																	\$223.21
17		Risk Adjustment			-\$1,088,898.00																	-\$128.15
18		Experience Period Premium			\$3,523,661.64																	\$414.69
19		Experience Period Member Months			8,497																	
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	\$47.65	1.040	1.039	1.040	1.039														\$55.64	
26		Outpatient Hospital	\$127.74	1.040	1.039	1.040	1.039														\$149.15	
27		Professional	\$80.62	1.040	1.039	1.040	1.039														\$94.13	
28		Other Medical	\$1.11	1.040	1.039	1.040	1.039														\$1.30	
29		Capitation	\$13.03	1.040	1.039	1.040	1.039														\$15.21	
30		Prescription Drug	\$44.12	1.040	1.039	1.040	1.039														\$51.51	
31		Total	\$314.27																		\$366.94	
32																						
33		Morbidity Adjustment					1.000															
34		Demographic Shift					0.986															
35		Plan Design Changes					1.000															
36		Other					1.075															
37		Adjusted Trended EHB Allowed Claims PMPM for	1/1/2021				\$388.94															
38																						
39		Manual EHB Allowed Claims PMPM					\$576.30															
40		Applied Credibility %					2.48%															
41																						
42		Projected Index Rate for	1/1/2021				\$571.65	Projected Period Totals													\$8,410,114.80	
43		Reinsurance					\$0.00														\$0.00	
44		Risk Adjustment Payment/Charge					-\$36.90														-\$542,872.80	
45		Exchange User Fees					0.00%														\$0.00	
46		Market Adjusted Index Rate					\$608.55														\$8,952,987.60	
47																						
48		Projected Member Months					14,712															
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																						

Rating Area Data Collection

Rating Area	Rating Factor
Rating Area 1	0.7554
Rating Area 2	0.8569
Rating Area 3	0.9976
Rating Area 4	0.8081
Rating Area 5	0.7510
Rating Area 6	0.9746
Rating Area 7	1.0017
Rating Area 8	0.8828
Rating Area 9	0.9094

**Federal Rate Filing Justification Part III
Actuarial Memorandum and Certification**

UnitedHealthcare of Pennsylvania, Inc.

NAIC: 95220

FEIN: 25-1756858

State of Pennsylvania Rate Review

Table of Contents

Section 1: Purpose	3
Section 2: General Information.....	3
Section 3: Proposed Rate Changes	4
Section 4: Experience and Current Period Premium, Claims and Enrollment	6
Section 5: Benefit Categories.....	7
Section 6: Projection Factors	8
Section 7: Credibility Manual Rate Development.....	9
Section 8: Credibility of Experience	9
Section 9: Development of Projected Index Rate	9
Section 10: Development of the Market Adjusted Index Rate	11
Section 11: Plan Adjusted Index Rate	12
Section 12: Calibration.....	14
Section 13: Consumer Adjusted Premium Rate Development.....	15
Section 14: Projected Loss Ratio	15
Section 15: AV Metal Values	16
Section 16: Membership Projections.....	17
Section 17: Terminated Plans and Products	17
Section 18: Plan Type.....	18
Section 19: Reliance	18
Section 20: Actuarial Certification	19

Section 1: Purpose

The following is a rate filing prepared by UnitedHealthcare of Pennsylvania, Inc.. This filing has been prepared to provide the necessary information required by the Department of Health and Human Services and the state of Pennsylvania. The purpose of this memorandum is to provide information relevant to the Federal Part I Unified Rate Review Template (URRT).

This filing establishes rates intended to be used for non-grandfathered PPACA compliant small group health benefit plans sold off the Small Business Health Options Program in Pennsylvania for the 2021 plan year. No rate change is being filed at this time. The rates and other information in this submission are based on the current regulations and guidance from HHS. Changes to this filing may be necessary if there are revisions to the regulations or updated guidance from HHS.

This memorandum is intended solely for the information of and use by the Department of Health and Human Services and the Pennsylvania Department of Insurance and Financial Services. It will demonstrate compliance with state and federal laws and regulations related to the development of the index rate and allowable rating factors and is not intended to be used for any other purpose.

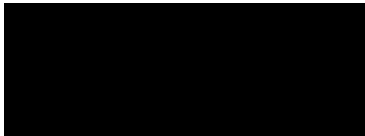
The attached document contains confidential, proprietary information and trade secrets. This information is strictly confidential and protected from disclosure by 40 P.S. § 65.2-A. If the prohibition against disclosure by the Department of Insurance and Financial Services is reassessed at a later date, it may not be disclosed to any other state or federal regulatory agencies unless the recipient agrees in writing prior to receipt to maintain the confidentiality of the information.

Section 2: General Information

Company Identifying Information

Company Legal Name:	UnitedHealthcare of Pennsylvania, Inc.
State:	Pennsylvania
HIOS Issuer ID:	24872
Market:	Small Business, 1-50
Proposed Effective Date:	January 01, 2021

Primary Contact Information

Name:	
Telephone Number:	
Email Address:	

Section 3: Proposed Rate Changes

The proposed change in rates for this filing is 0% compared to the prior filing. The change in geographic rating factors ranges from -5.57% to 9.89% and averages to 0.27% based on the current inforce population. In total with UHIC experience included the area factor changes are revenue neutral. These changes are applied uniformly to all plans within a rating area. The proposed pricing trend is 8.7% annually.

The primary drivers of the proposed rate changes are the following:

- Changes in medical service costs
 - Increasing Cost of Medical Services – Annual increases in reimbursement rates to health care providers – such as hospitals, doctors and pharmaceutical companies.
 - Increased Utilization – The number of office visits and other services continues to grow. In addition, total health care spending will vary by the intensity of care and/or use of different types of health services. Patients who are sicker generally have a higher intensity of health care utilization. The price of care can be affected by the use of expensive procedures such as surgery vs. simply monitoring or providing medications.
 - Higher Costs from Deductible Leveraging – Health care costs continue to rise every year. If deductibles and copayments remain the same, a greater percentage of health care costs need to be covered by health insurance premiums each year.
 - Cost shifting from the public to the private sector – Reimbursements from the Center for Medicare and Medicaid Services (CMS) to hospitals do not generally cover all of the cost of care. The cost difference is being shifted to private health plans. Hospitals typically make up this difference by charging private health plans more.
 - Impact of New Technology – Improvements to medical technology and clinical practice often result in the use of more expensive services - leading to increased health care spending and utilization.
- Administrative costs and anticipated profit
 - UnitedHealthcare works to directly control administrative expenses by adopting better processes and technology and through the development of programs and innovations that make health care more affordable. We have led the marketplace by introducing key innovations that make health care services more accessible and affordable for customers, improve the quality and coordination of health care services, and help individuals and their physicians make more informed health care decisions.
 - Additionally, UnitedHealthcare indirectly controls medical cost payments by using appropriate payment structures with providers and facilities. UnitedHealthcare's goal is to control costs, maximize efficiency, and work closely with physicians and providers to obtain the best value and coverage.
 - State and/or Federal government imposed taxation and fees are additional significant factors that impact health care spending. These fees include ACA taxes and fees which will have increased health insurance costs and need to be reflected in premium.
- Changes that vary by plan
 - All plan relativity factors have been updated to reflect UnitedHealthcare's most recent pricing model.
 - The impact of any changes to plans that have occurred due to uniform modification are also reflected in the updated plan relativity factors. Please see the "Plan Adjusted Index Rate" section of the memorandum for more detail on these changes.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status. The net impact of all changes by plan can be found in Worksheet 2, Section I of the Unified Rate Review Template.

Significant factors driving the proposed rate changes are discussed in further detail in Section 6 (*Projection Factors*) and Section 7 (*Credibility Manual Rate Development*) of this memorandum.

Section 4: Experience and Current Period Premium, Claims and Enrollment

Paid Through Date

The experience period is 1/1/2019 through 12/31/2019, with claims paid through 2/29/2020.

Current Date

The current enrollment and premium is reported as of 12/31/2019.

Allowed and Incurred Claims Incurred During the Experience Period

The claims data was available directly from company claims records.

Claims Description	Allowed Claims	Incurred Claims
Claims Paid as of 2/29/2020	\$ 2,458,315.54	\$ 1,743,565.72
Claims Incurred but Not Reported as of 2/29/2020	\$ 215,801.22	\$ 153,057.49

Support for Estimate of Incurred but not Reported Claims

Historical claims are categorized both by the month in which they were incurred and the month in which they were adjudicated. For incurral months with sufficient adjudicated claim experience, incurred claims are estimated by applying completion factors derived from the historical claims. Adjustments are made based on specific knowledge of the entity (e.g., catastrophic claims, pended claims, etc.). For incurral months where adjudicated claim experience is not sufficient to rely on completion factors, a PMPM is used to estimate incurred claims. PMPM estimates are based on expected claim seasonality patterns, monthly calendar days and work days, emerging claim trends, and other factors. The same completion factors are applied to both incurred and allowed claim amounts.

Experience Period Risk Adjustment

We are using the risk adjustment results based on RATEE submissions of all issuers in the state of PA that was provided by the Department on June 30th, 2020. Based on that information our 2019 risk adjustment transfer PMPM is -\$128.15.

Experience Period Index Rates

Experience Period Index Rates are defined as the allowed claims PMPM for Essential Health Benefits during the Experience Period. With the breakout of service level EHB claims, the information provided reflects a reasonable estimate of the EHBs.

Section 5: Benefit Categories

Claims were assigned to each of the benefit categories based on where services were administered and the types of medical services rendered. The benefit categories were defined by our claims department using standard industry definitions.

Inpatient Hospital

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

Outpatient Hospital

Includes non-capitated facility services for surgical, emergency room, laboratory, radiology, therapeutic, observation, and other services provided in an outpatient facility setting and billed by the facility.

Professional

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

Other Medical

Includes non-capitated ambulatory, home health care, durable medical equipment, prosthetics, supplies, vision exams, dental services and other services.

Capitation

Includes all services provided under one or more capitated agreements.

Prescription Drug

Includes drugs dispensed by a pharmacy. This amount is net of rebates received from drug manufacturers.

Section 6: Projection Factors

Trend

Two years of annual trend were applied to our 2019 experience to project it to the 2021 rating period. Our most recent analysis indicates annual trend in the state of Pennsylvania for the 2020 and 2021 calendar years will be 8.06% and 8.06%, respectively. The table below details the components of each trend factor.

Trend Component	2020	2021
Unit Cost	4.00%	4.00%
Utilization	3.90%	3.90%
Total	8.06%	8.06%

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected. Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates. UnitedHealthcare uses same store analysis to reflect utilization.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence the mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

Demographic Shift

The total Demographic Shift Adjustment is -1.4%. It is comprised of the following factors:

The HHS-specified age curve was used in rating.

Geographic Shift:

An adjustment of -1.4% was made to account for the shift in the distribution of members by rating area between the experience period and the rating period. The factor reflects the change in the average geographic rating area factor from the experience period to the rating period, weighted by the respective membership distributions, using the proposed geographic rating area factors. The formula is calculated as: Avg. Geographic Rating Area Factor projected / Avg. Geographic Rating Area Factor experience – 1.

Other Adjustments

The total other adjustments are 7.5%, and it is comprised of the following factors:

Catastrophic Claims Adjustment:

An adjustment was made to account for catastrophic claims experience in the experience period. The claims were adjusted by 6% to align with expected catastrophic claim levels in the rating period.

Trend Adjustment

An additional trend adjustment of 0.6% is applied to trend our rates to the mid-point of the quarter rather than the beginning of the quarter

All Other Adjustments:

All other adjustments resulted in an adjustment of 0.8%.

Section 7: Credibility Manual Rate Development

Adjustments Made to the Data

Adjustments similar to the ones described in Section 6 were applied to the experience of the credibility manual to project it to the projection period. In addition, the credibility manual was adjusted to reflect the average age, geography, plan design and morbidity of the adjusted experience period claims.

An adjustment to the credibility manual was made to account for catastrophic claims experience in the experience period.

Inclusion of Capitation Payments

Capitation payments are included in both the experience and projections.

Section 8: Credibility of Experience

The experience for this legal entity contains 8,497 member months. We have assigned 2.5% credibility to the data based on the ratio of UHC of PA experience period member months to our total UHC plus UHC of PA experience period member months. We set our rates using the blended experience of both entities weighted by the membership in both entities.

Consideration was given to ASOP #25 when determining the credibility and appropriateness of the experience and the manual rate. The manual rate is sufficiently independent from the experience and can be blended with it for purposes of rate development.

Section 9: Development of Projected Index Rate

The experience period index rate is \$314.27 PMPM.

The Index Rate for the experience period is approximately 99.86% of allowed claims due to benefits in excess of EHBs. The reported percentage amount is based on experience data. The index rate of the experience period has been reported accordingly. The Index Rate in the projection period represents 99.86% of allowed claims due to the benefits in excess of EHBs.

The projected index rate of \$571.65 was calculated by trending and adjusting the experience period index rate to the projection period, including blending the experience with a manual rate if the experience was not fully credible. It is established in accordance with the requirements of 45 CFR §156.80(d). See sections 6, 7, and 8 of this memo for more details.

Section 10: Development of the Market Adjusted Index Rate

Reinsurance

There is no reinsurance program in force for this business, and as a result there are no reinsurance recoveries to report.

Risk Adjustment Payment/Charge

UnitedHealthcare of Pennsylvania, Inc. anticipates paying an average of \$25.06 PMPM for risk adjustment transfers in the state of Pennsylvania for the 2021 plan year, which has been grossed up to \$36.90 PMPM on an allowed basis for purposes of calculating the Market Adjusted Index Rate. We are assuming the risk level of our business relative to that of our competitors for the 2021 plan year will be similar to what it was in the 2019 plan year. Since risk adjustment transfer payments are a function of the market level premium, our 2021 risk adjustment transfer PMPM amount is calculated by adjusting our estimated 2019 risk adjustment transfer PMPM amount for the projected market level trend, changes in reinsurance fees and recoveries, and other adjustments based on the overall financial performance of the market.

Exchange User Fees

There are no plans included in this filing that are offered on the exchange. Therefore there are no exchange user fees.

The market adjusted index rate includes market-wide adjustments for reinsurance, risk adjustment transfers and exchange user fees (if any).

Index Rate	Net Federal or State Reinsurance (allowed basis)	Risk Adjustment Payment/Charge (allowed basis)	Exchange Fee Adjustment (allowed basis)	Market Adjusted Index Rate
\$571.65	\$0.00	(\$36.90)	0.00%	\$608.55

The figures above may not tally exactly due to rounding of the display.

Section 11: Plan Adjusted Index Rate

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio.

UnitedHealthcare does not utilize Induced Demand factors in our rate development. Instead, our plan-specific pricing factors are based on an analysis of UnitedHealthcare's nationwide block of Small Group health insurance, which reflects over 10 million member months of experience. Our approach complies with the prohibition of rating for morbidity differences by normalizing out the cost differences attributable to morbidity as measured by HHS's risk adjustment mechanism.

Historical UnitedHealthcare experience was used to develop the actuarial value and cost sharing adjustment.

Provider network, delivery system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Distribution and Administrative Costs

Distribution and administrative costs include premium tax, risk adjustment user fees, SG&A, quality improvements, federal income tax, and after-tax income. Risk adjustment transfers, net reinsurance recoveries and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Administrative Expense Load

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load does not vary by product or plan. These assumptions are based on the general ledger actual results for 2019 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements. The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

Profit and Risk Margin

The profit and risk margin is shown in Worksheet 2, Section III of the URRT. This target does not vary by product or plan.

The profit and risk margin is derived from the difference between the administrative expenses, taxes and fees, and 1 minus the target loss ratio and the administrative expenses, taxes and fees.

The profit and risk margin results in an anticipated MLR that is above the minimum requirements as described in the Projected Loss Ratio section.

Taxes and Fees

Taxes and fees are expected to be 0.65% and include premium tax, exchange fees (if any), risk adjustment user fees, and federal income tax. The following is a breakdown of the taxes and fees.

Premium Taxes and Fees Allocation	Estimated % of Premium
Federal / State Income Tax on Profit & Risk Load	0.53%
Premium Tax	0.00%
ACA Taxes: Insurer Fee	0.00%
ACA Taxes: PCORI Fee	0.04%
ACA Taxes: Risk Adjustment User Fee	0.05%
ACA Taxes: Exchange User Fee	0.00%
All Other Taxes & Fees	0.03%
Total	0.65%

Section 12: Calibration

Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

Age Calibration

The calculated age curve calibration is 0.673, which equals one divided by the average age factor of the expected member distribution by age. The age factors used in this calculation are the HHS-specified age curve. Please see the Age Calibration exhibit near the end of this document.

Geographic Calibration

The geographic factor calibration is 1.139, which equals one divided by the expected average area factor. A table of the geographic rating factors is below. Please see the Geographic Calibration exhibit near the end of this document.

Rating Area	Area Factor
1	0.7554
2	0.8569
3	0.9976
4	0.8081
5	0.7510
6	0.9746
7	1.0017
8	0.8828
9	0.9094

Geographic rating factors are reviewed periodically versus UnitedHealthcare claims data that reflects unit cost differences by county. Such a review was conducted as part of our January 1, 2021 rate development.

The geographic factors are being adjusted based on the analysis of unit cost differences by rating area. The proposed area factors are revenue neutral in total as noted in Section 3 of this memorandum.

Population morbidity by area was not considered when determining geographic area factors.

Tobacco Calibration

Tobacco factors are not used in the rating of these products, and no calibration is needed.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated premium rate for each plan. The calibrated premium rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age and area.

Section 13: Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate, and applying the consumer specific age and geographic rating factors. The calculation is provided below.

Plan Adjusted Index Rate
x Age Calibration Factor
x Geographic Calibration Factor
x Consumer Specific Age Rating Factor
x Consumer Specific Geographic Rating Factor
x Small Group Trend Adjustment
= Consumer Adjusted Premium Rate

Section 14: Projected Loss Ratio

The projected loss ratio using the federally prescribed MLR methodology for calendar year 2021 is 87.3%. UnitedHealthcare of Pennsylvania, Inc. agrees to comply with the rebate requirements of 45 CFR Part 158 should the actual market MLR fall below the 80.0% requirement.

UHC has elected to report a single quality improvement activity (QIA) amount of 0.8% of premium in lieu of actual QIA expenditures. This action is allowed per the 2020 Final Notice of Benefit and Payment Parameters (NBPP). Issuers electing to use the 0.8% must do it consistently across all states and markets subject to MLR, including amongst all affiliated issuers.

Section 15: AV Metal Values

The AV calculator used to calculate the AV metal values is based on a prescribed methodology and, therefore, does not necessarily reflect a reasonable estimate of the portion of allowed costs covered by the associated plan.

Some plans within this portfolio have cost sharing features that differ between individual and family coverage (i.e., when two or more people are covered by the plan). For all plans, consistent with the Actuarial Value Calculator inputs, we have used only the cost sharing provisions applicable for individuals in the actuarial value calculation.

The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. Additional details are provided below to describe the types of adjustments that were made for plan designs that are not directly compatible with the AV calculator.

Benefits that Vary Based on Place of Service

For some types of services, our plan designs include different benefit levels based on the place of service (i.e. physician's office, free standing facility, or outpatient hospital facility). To incorporate this differentiation in benefits, the Tiered Network Option was selected within the AV calculator, and utilization was assigned to each tier based on historical experience of affiliated carriers.

Physician Tiering

Select plan designs include lower cost sharing when members utilize providers we designate as meeting cost and efficiency standards. The tiered network functionality of the AV calculator was utilized to account for the cost sharing differences. The utilization of providers was based on a UnitedHealthcare study of differences in cost sharing and their effectiveness at driving utilization patterns.

Laboratory and X-Ray Services

Some plan designs include a copay for minor lab and x-ray services. These copays are applied on a per visit basis. The AV Calculator assumes that the copays are on a per procedure basis. Therefore, the copay amounts are adjusted to reflect the equivalent per procedure amount.

Section 16: Membership Projections

The February 2020 membership for UHC of PA of 1,226 was annualized ($1,226 \times 12 = 14,712$). Member distribution by plan was then based on current enrollment, taking into consideration changes in the portfolio of plans to be offered in 2021. Strictly for purposes of the URRT, we have projected membership by plan.

Section 17: Terminated Plans and Products

The following product is being terminated: 24872PA002

We have a product discontinuance for this product this year due to Uniform Modification reasons. This product had a change in prescription cost share structures in Tiers 3 and 4 which violates Uniform Modification and caused the product discontinuance. Due to this all of our 2020 plans have been terminated and new plans have been created for 2021. The new product code for 2021 is 23489PA003.

Terminated plans will be mapped to another plan in the projection period for purposes of completing the URRT.

Section 18: Plan Type

A plan type of HMO has been selected, which describes the plans exactly.

Section 19: Reliance

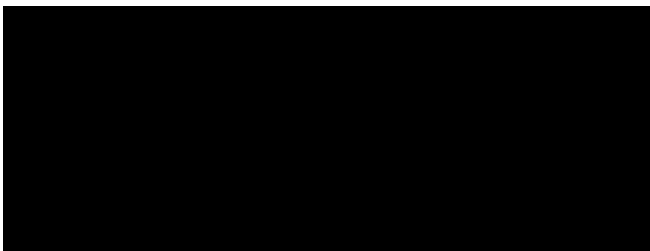
In my professional judgment, the assumptions or methods described in the memorandum do not conflict with what I believe to be reasonable. Therefore, I have not included any reliances.

Section 20: Actuarial Certification

I, [REDACTED] for UnitedHealthcare, and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
 - In compliance with state and federal statutes and regulations related to the development of the index rate and allowable rating factors (such as 45 CFR 156.80 and 147.102).
 - Developed in compliance with the applicable Actuarial Standards of Practice.
 - Reasonable in relation to the benefits provided and population anticipated to be covered.
 - Neither excessive, deficient, nor unfairly discriminatory.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.
- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their rates. Rather, it represents information required by federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers.



07/17/2020

Date

Appendix 2.A

Age Curve Calibration

Age	Proposed Factor	Membership Distribution	Age	Proposed Factor	Membership Distribution
0	0.7650	0.95%	33	1.1980	1.79%
1	0.7650	1.14%	34	1.2140	1.82%
2	0.7650	0.62%	35	1.2220	2.11%
3	0.7650	1.11%	36	1.2300	1.24%
4	0.7650	0.54%	37	1.2380	1.31%
5	0.7650	0.67%	38	1.2460	1.40%
6	0.7650	0.58%	39	1.2620	2.24%
7	0.7650	0.22%	40	1.2780	1.78%
8	0.7650	0.61%	41	1.3020	1.32%
9	0.7650	0.68%	42	1.3250	0.84%
10	0.7650	0.56%	43	1.3570	1.71%
11	0.7650	1.18%	44	1.3970	0.85%
12	0.7650	1.25%	45	1.4440	2.41%
13	0.7650	0.47%	46	1.5000	1.38%
14	0.7650	0.84%	47	1.5630	1.72%
15	0.8330	0.88%	48	1.6350	2.04%
16	0.8590	0.67%	49	1.7060	2.26%
17	0.8850	0.81%	50	1.7860	1.48%
18	0.9130	1.07%	51	1.8650	1.71%
19	0.9410	0.93%	52	1.9520	1.66%
20	0.9700	0.95%	53	2.0400	2.49%
21	1.0000	0.66%	54	2.1350	2.07%
22	1.0000	1.97%	55	2.2300	1.38%
23	1.0000	1.46%	56	2.3330	2.37%
24	1.0000	1.20%	57	2.4370	1.86%
25	1.0040	2.14%	58	2.5480	2.02%
26	1.0240	2.32%	59	2.6030	2.58%
27	1.0480	2.42%	60	2.7140	1.24%
28	1.0870	2.41%	61	2.8100	1.31%
29	1.1190	3.11%	62	2.8730	2.32%
30	1.1350	3.26%	63	2.9520	1.68%
31	1.1590	2.45%	64+	3.0000	1.68%
32	1.1830	3.55%			
Weighted Average Factor	1.4866				

Appendix 3.A
Geographic Factor Calibration

Rating Area	Proposed Factor	Membership Distribution
1	0.7554	2.20%
2	0.8569	0.02%
3	0.9976	2.83%
4	0.8081	26.02%
5	0.7510	0.88%
6	0.9746	6.07%
7	1.0017	6.53%
8	0.8828	47.88%
9	0.9094	7.57%
Weighted Average Factor	0.8780	

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*	24872			
Rate Effective Date*	1/1/2021			
Rate Expiration Date*	3/31/2021			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	24872PA0030001	Rating Area 1	No Preference	0-14 176.10
	24872PA0030001	Rating Area 1	No Preference	15 191.75
	24872PA0030001	Rating Area 1	No Preference	16 197.73
	24872PA0030001	Rating Area 1	No Preference	17 203.72
	24872PA0030001	Rating Area 1	No Preference	18 210.16
	24872PA0030001	Rating Area 1	No Preference	19 216.61
	24872PA0030001	Rating Area 1	No Preference	20 223.28
	24872PA0030001	Rating Area 1	No Preference	21 230.19
	24872PA0030001	Rating Area 1	No Preference	22 230.19
	24872PA0030001	Rating Area 1	No Preference	23 230.19
	24872PA0030001	Rating Area 1	No Preference	24 230.19
	24872PA0030001	Rating Area 1	No Preference	25 231.11
	24872PA0030001	Rating Area 1	No Preference	26 235.71
	24872PA0030001	Rating Area 1	No Preference	27 241.24
	24872PA0030001	Rating Area 1	No Preference	28 250.22
	24872PA0030001	Rating Area 1	No Preference	29 257.58
	24872PA0030001	Rating Area 1	No Preference	30 261.27
	24872PA0030001	Rating Area 1	No Preference	31 266.79
	24872PA0030001	Rating Area 1	No Preference	32 272.31
	24872PA0030001	Rating Area 1	No Preference	33 275.77
	24872PA0030001	Rating Area 1	No Preference	34 279.45
	24872PA0030001	Rating Area 1	No Preference	35 281.29
	24872PA0030001	Rating Area 1	No Preference	36 283.13
	24872PA0030001	Rating Area 1	No Preference	37 284.98
	24872PA0030001	Rating Area 1	No Preference	38 286.82
	24872PA0030001	Rating Area 1	No Preference	39 290.50
	24872PA0030001	Rating Area 1	No Preference	40 294.18
	24872PA0030001	Rating Area 1	No Preference	41 299.71
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	24872PA0030001	Rating Area 2	No Preference	22 261.12
	24872PA0030001	Rating Area 2	No Preference	23 261.12
	24872PA0030001	Rating Area 2	No Preference	24 261.12
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	24872PA0030001	Rating Area 4	No Preference	62	707.48
	24872PA0030001	Rating Area 4	No Preference	63	726.93
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	Rating Area 6	No Preference	62	1172.04
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	24872PA0030003	Rating Area 8	No Preference	56	862.11
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	24872PA0030003	Rating Area 8	No Preference	58	941.56
	24872PA0030003	Rating Area 8	No Preference	59	961.89
	24872PA0030003	Rating Area 8	No Preference	60	1002.90
	24872PA0030003	Rating Area 8	No Preference	61	1038.38
	24872PA0030003	Rating Area 8	No Preference	62	1061.66
	24872PA0030003	Rating Area 8	No Preference	63	1090.85
	24872PA0030003	Rating Area 8	No Preference	64 and over	1108.59
	24872PA0030003	Rating Area 9	No Preference	0-14	291.20
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	24872PA0030003	Rating Area 9	No Preference	16	326.99
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	24872PA0030003	Rating Area 9	No Preference	18	347.54
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	24872PA0030003	Rating Area 9	No Preference	54	812.71
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	24872PA0030003	Rating Area 9	No Preference	63	1123.71
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	24872PA0030004	Rating Area 1	No Preference	63	1057.20
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	24872PA0030004	Rating Area 2	No Preference	63	1199.25
	24872PA0030004	Rating Area 2	No Preference	64 and over	1218.75
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	24872PA0030004	Rating Area 3	No Preference	23	472.96
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	24872PA0030004	Rating Area 3	No Preference	60	1283.61
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	24872PA0030004	Rating Area 3	No Preference	62	1358.81
	24872PA0030004	Rating Area 3	No Preference	63	1396.18
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	24872PA0030004	Rating Area 4	No Preference	0-14	293.09
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	Rating Area 4	No Preference	30	434.84
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	Rating Area 4	No Preference	35	468.17
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	Rating Area 4	No Preference	38	477.37
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	Rating Area 4	No Preference	40	489.63
	Rating Area 4	No Preference	41	498.82
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	Rating Area 4	No Preference	49	653.60
	Rating Area 4	No Preference	50	684.25
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	Rating Area 4	No Preference	54	817.96
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	Rating Area 5	No Preference	61	1000.47
	Rating Area 5	No Preference	62	1022.90
	Rating Area 5	No Preference	63	1051.03
	Rating Area 5	No Preference	64 and over	1068.12
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	Rating Area 6	No Preference	17	408.91
	Rating Area 6	No Preference	18	421.85
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	24872PA0030004	Rating Area 7	No Preference	41	618.32
	24872PA0030004	Rating Area 7	No Preference	42	629.24
	24872PA0030004	Rating Area 7	No Preference	43	644.44
	24872PA0030004	Rating Area 7	No Preference	44	663.44
	24872PA0030004	Rating Area 7	No Preference	45	685.76
	24872PA0030004	Rating Area 7	No Preference	46	712.35
	24872PA0030004	Rating Area 7	No Preference	47	742.27
	24872PA0030004	Rating Area 7	No Preference	48	776.46
	24872PA0030004	Rating Area 7	No Preference	49	810.18
	24872PA0030004	Rating Area 7	No Preference	50	848.17
	24872PA0030004	Rating Area 7	No Preference	51	885.69
	24872PA0030004	Rating Area 7	No Preference	52	927.00
	24872PA0030004	Rating Area 7	No Preference	53	968.80
	24872PA0030004	Rating Area 7	No Preference	54	1013.91
	24872PA0030004	Rating Area 7	No Preference	55	1059.03
	24872PA0030004	Rating Area 7	No Preference	56	1107.94
	24872PA0030004	Rating Area 7	No Preference	57	1157.33
	24872PA0030004	Rating Area 7	No Preference	58	1210.05
	24872PA0030004	Rating Area 7	No Preference	59	1236.16
	24872PA0030004	Rating Area 7	No Preference	60	1288.88
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	24872PA0030004	Rating Area 7	No Preference	62	1364.39
	24872PA0030004	Rating Area 7	No Preference	63	1401.90
	24872PA0030004	Rating Area 7	No Preference	64 and over	1424.70
	24872PA0030004	Rating Area 8	No Preference	0-14	320.18
	24872PA0030004	Rating Area 8	No Preference	15	348.64
	24872PA0030004	Rating Area 8	No Preference	16	359.52
	24872PA0030004	Rating Area 8	No Preference	17	370.40
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	24872PA0030004	Rating Area 8	No Preference	20	405.97
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	24872PA0030004	Rating Area 8	No Preference	28	454.94
	24872PA0030004	Rating Area 8	No Preference	29	468.34
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	Rating Area 8	No Preference	48	684.30
	Rating Area 8	No Preference	49	714.01
	Rating Area 8	No Preference	50	747.49
	Rating Area 8	No Preference	51	780.56
	Rating Area 8	No Preference	52	816.97
	Rating Area 8	No Preference	53	853.80
	Rating Area 8	No Preference	54	893.56
	Rating Area 8	No Preference	55	933.32
	Rating Area 8	No Preference	56	976.43
	Rating Area 8	No Preference	57	1019.96
	Rating Area 8	No Preference	58	1066.41
	Rating Area 8	No Preference	59	1089.43
	Rating Area 8	No Preference	60	1135.89
	Rating Area 8	No Preference	61	1176.07
	Rating Area 8	No Preference	62	1202.44
	Rating Area 8	No Preference	63	1235.50
	Rating Area 8	No Preference	64 and over	1255.59
24872PA0030004	Rating Area 9	No Preference	0-14	329.82
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	Rating Area 9	No Preference	17	381.56
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	Rating Area 9	No Preference	22	431.14
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	Rating Area 9	No Preference	31	499.69
	Rating Area 9	No Preference	32	510.04
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24872PA0030004	Rating Area 9	No Preference	40	551.00
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	Rating Area 9	No Preference	50	770.02
	Rating Area 9	No Preference	51	804.08
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	Rating Area 9	No Preference	53	879.53
	Rating Area 9	No Preference	54	920.48
	Rating Area 9	No Preference	55	961.44
	Rating Area 9	No Preference	56	1005.85
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	Rating Area 9	No Preference	61	1211.50
	Rating Area 9	No Preference	62	1238.67
	Rating Area 9	No Preference	63	1272.73
	Rating Area 9	No Preference	64 and over	1293.42
24872PA0030005	Rating Area 1	No Preference	0-14	185.41
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	Rating Area 1	No Preference	17	214.50
	Rating Area 1	No Preference	18	221.28
	Rating Area 1	No Preference	19	228.07
	Rating Area 1	No Preference	20	235.10
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	Rating Area 1	No Preference	23	242.37
	Rating Area 1	No Preference	24	242.37
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	Rating Area 1	No Preference	27	254.00
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	Rating Area 1	No Preference	37	300.05
	Rating Area 1	No Preference	38	301.99
	Rating Area 1	No Preference	39	305.87
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	Rating Area 1	No Preference	52	473.11
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	Rating Area 1	No Preference	56	565.45
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	Rating Area 1	No Preference	60	657.79
	Rating Area 1	No Preference	61	681.06
	Rating Area 1	No Preference	62	696.33
	Rating Area 1	No Preference	63	715.48
	Rating Area 1	No Preference	64 and over	727.11
24872PA0030005	Rating Area 2	No Preference	0-14	210.32
24872PA0030005	Rating Area 2	No Preference	15	229.02
	Rating Area 2	No Preference	16	236.16
	Rating Area 2	No Preference	17	243.31
	Rating Area 2	No Preference	18	251.01
	Rating Area 2	No Preference	19	258.71
	Rating Area 2	No Preference	20	266.68
	Rating Area 2	No Preference	21	274.93
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	Rating Area 2	No Preference	23	274.93
	Rating Area 2	No Preference	24	274.93
	Rating Area 2	No Preference	25	276.03
	Rating Area 2	No Preference	26	281.53
	Rating Area 2	No Preference	27	288.13
	Rating Area 2	No Preference	28	298.85
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	Rating Area 2	No Preference	30	312.05
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	Rating Area 2	No Preference	62	789.87
	Rating Area 2	No Preference	63	811.59
	Rating Area 2	No Preference	64 and over	824.79
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	Rating Area 3	No Preference	36	393.70
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	Rating Area 3	No Preference	41	416.74
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	Rating Area 3	No Preference	45	462.20
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	Rating Area 3	No Preference	48	523.33
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	Rating Area 3	No Preference	51	596.95
	Rating Area 3	No Preference	52	624.80
	Rating Area 3	No Preference	53	652.96
	Rating Area 3	No Preference	54	683.37
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	24872PA0030005	Rating Area 3	No Preference	61	899.42
	24872PA0030005	Rating Area 3	No Preference	62	919.59
	24872PA0030005	Rating Area 3	No Preference	63	944.88
	24872PA0030005	Rating Area 3	No Preference	64 and over	960.24
	24872PA0030005	Rating Area 4	No Preference	0-14	198.35
	24872PA0030005	Rating Area 4	No Preference	15	215.98
	24872PA0030005	Rating Area 4	No Preference	16	222.72
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	24872PA0030005	Rating Area 4	No Preference	26	265.50
	24872PA0030005	Rating Area 4	No Preference	27	271.73
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	24872PA0030005	Rating Area 4	No Preference	48	423.92
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	24872PA0030005	Rating Area 4	No Preference	63	765.39
	24872PA0030005	Rating Area 4	No Preference	64 and over	777.84
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	24872PA0030005	Rating Area 5	No Preference	39	304.09
	24872PA0030005	Rating Area 5	No Preference	40	307.95
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	24872PA0030005	Rating Area 5	No Preference	57	587.22
	24872PA0030005	Rating Area 5	No Preference	58	613.97
	24872PA0030005	Rating Area 5	No Preference	59	627.22
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	24872PA0030005	Rating Area 5	No Preference	62	692.28
	24872PA0030005	Rating Area 5	No Preference	63	711.31
	24872PA0030005	Rating Area 5	No Preference	64 and over	722.88

	24872PA0030005	Rating Area 6	No Preference	0-14	239.22
	24872PA0030005	Rating Area 6	No Preference	15	260.48
	24872PA0030005	Rating Area 6	No Preference	16	268.61
	24872PA0030005	Rating Area 6	No Preference	17	276.74
	24872PA0030005	Rating Area 6	No Preference	18	285.50
	24872PA0030005	Rating Area 6	No Preference	19	294.25
	24872PA0030005	Rating Area 6	No Preference	20	303.32
	24872PA0030005	Rating Area 6	No Preference	21	312.70
	24872PA0030005	Rating Area 6	No Preference	22	312.70
	24872PA0030005	Rating Area 6	No Preference	23	312.70
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	24872PA0030005	Rating Area 6	No Preference	28	339.90
	24872PA0030005	Rating Area 6	No Preference	29	349.91
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	24872PA0030005	Rating Area 6	No Preference	31	362.42
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	24872PA0030005	Rating Area 6	No Preference	35	382.12
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	24872PA0030005	Rating Area 6	No Preference	45	451.54
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	24872PA0030005	Rating Area 6	No Preference	47	488.75
	24872PA0030005	Rating Area 6	No Preference	48	511.26
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	24872PA0030005	Rating Area 6	No Preference	51	583.19
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	24872PA0030005	Rating Area 6	No Preference	53	637.91
	24872PA0030005	Rating Area 6	No Preference	54	667.61
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	24872PA0030007	Rating Area 3	No Preference	37	456.09
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	24872PA0030007	Rating Area 6	No Preference	62	1034.02
	24872PA0030007	Rating Area 6	No Preference	63	1062.45
	24872PA0030007	Rating Area 6	No Preference	64 and over	1079.73
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	24872PA0030007	Rating Area 7	No Preference	17	327.38
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	24872PA0030007	Rating Area 7	No Preference	23	369.92
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	Rating Area 7	No Preference	58	942.56
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	Rating Area 7	No Preference	61	1039.48
	Rating Area 7	No Preference	62	1062.78
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	Rating Area 7	No Preference	64 and over	1109.76
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	Rating Area 8	No Preference	18	297.65
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	Rating Area 8	No Preference	44	455.44
	Rating Area 8	No Preference	45	470.76
	Rating Area 8	No Preference	46	489.02
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	Rating Area 8	No Preference	49	556.17
	Rating Area 8	No Preference	50	582.25
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	Rating Area 8	No Preference	55	727.00
	Rating Area 8	No Preference	56	760.58
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	Rating Area 8	No Preference	60	884.79
	Rating Area 8	No Preference	61	916.09
	Rating Area 8	No Preference	62	936.63
	Rating Area 8	No Preference	63	962.38
	Rating Area 8	No Preference	64 and over	978.03
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	24872PA0030007	Rating Area 9	No Preference	59	874.17
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	24872PA0030007	Rating Area 9	No Preference	63	991.37
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	24872PA0030008	Rating Area 1	No Preference	18	243.58
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	24872PA0030008	Rating Area 1	No Preference	25	267.86
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	24872PA0030008	Rating Area 1	No Preference	45	385.24
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	24872PA0030008	Rating Area 1	No Preference	55	594.94
	24872PA0030008	Rating Area 1	No Preference	56	622.42
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	24872PA0030008	Rating Area 1	No Preference	58	679.78
	24872PA0030008	Rating Area 1	No Preference	59	694.45
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	24872PA0030008	Rating Area 1	No Preference	62	766.49
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	24872PA0030008	Rating Area 1	No Preference	64 and over	800.37
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	24872PA0030008	Rating Area 2	No Preference	16	259.96
	24872PA0030008	Rating Area 2	No Preference	17	267.83
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	24872PA0030008	Rating Area 2	No Preference	19	284.77
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	24872PA0030008	Rating Area 2	No Preference	23	302.63
	24872PA0030008	Rating Area 2	No Preference	24	302.63
	24872PA0030008	Rating Area 2	No Preference	25	303.84
	24872PA0030008	Rating Area 2	No Preference	26	309.89
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	24872PA0030008	Rating Area 2	No Preference	29	338.64
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	24872PA0030008	Rating Area 2	No Preference	33	362.55
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	24872PA0030008	Rating Area 2	No Preference	36	372.23
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	24872PA0030008	Rating Area 2	No Preference	38	377.08
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	24872PA0030008	Rating Area 2	No Preference	41	394.02
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	24872PA0030008	Rating Area 2	No Preference	48	494.80
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	24872PA0030008	Rating Area 2	No Preference	55	674.86
	24872PA0030008	Rating Area 2	No Preference	56	706.04
	24872PA0030008	Rating Area 2	No Preference	57	737.51
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	24872PA0030008	Rating Area 2	No Preference	60	821.34
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	24872PA0030008	Rating Area 3	No Preference	16	302.64
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	24872PA0030008	Rating Area 3	No Preference	30	399.88
	24872PA0030008	Rating Area 3	No Preference	31	408.34
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	24872PA0030008	Rating Area 3	No Preference	63	1040.05
	24872PA0030008	Rating Area 3	No Preference	64 and over	1056.96
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	24872PA0030008	Rating Area 4	No Preference	17	252.58
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	24872PA0030008	Rating Area 4	No Preference	61	801.97
	24872PA0030008	Rating Area 4	No Preference	62	819.95
	24872PA0030008	Rating Area 4	No Preference	63	842.50
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	Rating Area 5	No Preference	60	719.83
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	Rating Area 5	No Preference	63	782.96
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	Rating Area 6	No Preference	57	838.82
	Rating Area 6	No Preference	58	877.02
	Rating Area 6	No Preference	59	895.95
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	Rating Area 6	No Preference	61	967.20
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	Rating Area 6	No Preference	63	1016.08
	Rating Area 6	No Preference	64 and over	1032.60
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	Rating Area 7	No Preference	18	322.99
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	24872PA0030008	Rating Area 7	No Preference	62	1016.38
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	24872PA0030008	Rating Area 8	No Preference	59	811.56
	24872PA0030008	Rating Area 8	No Preference	60	846.17
	24872PA0030008	Rating Area 8	No Preference	61	876.10
	24872PA0030008	Rating Area 8	No Preference	62	895.74
	24872PA0030008	Rating Area 8	No Preference	63	920.37
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	24872PA0030008	Rating Area 9	No Preference	18	293.23
	24872PA0030008	Rating Area 9	No Preference	19	302.22
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	24872PA0030008	Rating Area 9	No Preference	23	321.17
	24872PA0030008	Rating Area 9	No Preference	24	321.17
	24872PA0030008	Rating Area 9	No Preference	25	322.45
	24872PA0030008	Rating Area 9	No Preference	26	328.88
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	24872PA0030008	Rating Area 9	No Preference	29	359.39
	24872PA0030008	Rating Area 9	No Preference	30	364.53
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	24872PA0030008	Rating Area 9	No Preference	32	379.94
	24872PA0030008	Rating Area 9	No Preference	33	384.76
	24872PA0030008	Rating Area 9	No Preference	34	389.90
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	24872PA0030008	Rating Area 9	No Preference	54	685.70
	24872PA0030008	Rating Area 9	No Preference	55	716.21
	24872PA0030008	Rating Area 9	No Preference	56	749.29
	24872PA0030008	Rating Area 9	No Preference	57	782.69
	24872PA0030008	Rating Area 9	No Preference	58	818.34
	24872PA0030008	Rating Area 9	No Preference	59	836.01
	24872PA0030008	Rating Area 9	No Preference	60	871.66
	24872PA0030008	Rating Area 9	No Preference	61	902.49
	24872PA0030008	Rating Area 9	No Preference	62	922.72
	24872PA0030008	Rating Area 9	No Preference	63	948.09
	24872PA0030008	Rating Area 9	No Preference	64 and over	963.51
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	24872PA0030009	Rating Area 1	No Preference	40	317.24
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	24872PA0030009	Rating Area 1	No Preference	43	336.85
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	24872PA0030009	Rating Area 1	No Preference	54	529.97
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	24872PA0030009	Rating Area 1	No Preference	57	604.94
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	24872PA0030009	Rating Area 1	No Preference	59	646.14
	24872PA0030009	Rating Area 1	No Preference	60	673.70
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	24872PA0030009	Rating Area 1	No Preference	62	713.16
	24872PA0030009	Rating Area 1	No Preference	63	732.77
	24872PA0030009	Rating Area 1	No Preference	64 and over	744.69
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	24872PA0030009	Rating Area 2	No Preference	16	241.88
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	24872PA0030009	Rating Area 2	No Preference	38	350.85
	24872PA0030009	Rating Area 2	No Preference	39	355.35
	24872PA0030009	Rating Area 2	No Preference	40	359.86
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	24872PA0030009	Rating Area 2	No Preference	42	373.09
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	24872PA0030009	Rating Area 2	No Preference	44	393.37
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	24872PA0030009	Rating Area 2	No Preference	53	574.42
	24872PA0030009	Rating Area 2	No Preference	54	601.17
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	24872PA0030009	Rating Area 2	No Preference	59	732.95
	24872PA0030009	Rating Area 2	No Preference	60	764.21
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	24872PA0030009	Rating Area 2	No Preference	62	808.98
	24872PA0030009	Rating Area 2	No Preference	63	831.22
	24872PA0030009	Rating Area 2	No Preference	64 and over	844.74
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	24872PA0030009	Rating Area 3	No Preference	62	941.80
	24872PA0030009	Rating Area 3	No Preference	63	967.70
	24872PA0030009	Rating Area 3	No Preference	64 and over	983.43
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	24872PA0030009	Rating Area 4	No Preference	17	235.00
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	24872PA0030009	Rating Area 4	No Preference	37	328.74
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	24872PA0030009	Rating Area 4	No Preference	45	383.44
	24872PA0030009	Rating Area 4	No Preference	46	398.31
	24872PA0030009	Rating Area 4	No Preference	47	415.04
	24872PA0030009	Rating Area 4	No Preference	48	434.16
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	24872PA0030009	Rating Area 4	No Preference	50	474.25
	24872PA0030009	Rating Area 4	No Preference	51	495.23
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	24872PA0030009	Rating Area 4	No Preference	53	541.70
	24872PA0030009	Rating Area 4	No Preference	54	566.93
	24872PA0030009	Rating Area 4	No Preference	55	592.15

	24872PA0030009	Rating Area 4	No Preference	56	619.50
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	24872PA0030009	Rating Area 4	No Preference	58	676.60
	24872PA0030009	Rating Area 4	No Preference	59	691.20
	24872PA0030009	Rating Area 4	No Preference	60	720.68
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	24872PA0030009	Rating Area 4	No Preference	63	783.87
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	24872PA0030009	Rating Area 5	No Preference	15	205.57
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	24872PA0030009	Rating Area 5	No Preference	29	276.15
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	24872PA0030009	Rating Area 5	No Preference	39	311.44
	24872PA0030009	Rating Area 5	No Preference	40	315.38
	24872PA0030009	Rating Area 5	No Preference	41	321.31
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	24872PA0030009	Rating Area 5	No Preference	47	385.72
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	24872PA0030009	Rating Area 5	No Preference	56	575.74
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	24872PA0030009	Rating Area 5	No Preference	58	628.80
	24872PA0030009	Rating Area 5	No Preference	59	642.37
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	24872PA0030009	Rating Area 5	No Preference	62	709.00
	24872PA0030009	Rating Area 5	No Preference	63	728.49
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	24872PA0030009	Rating Area 6	No Preference	15	266.78
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	24872PA0030009	Rating Area 6	No Preference	53	653.33
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	24872PA0030009	Rating Area 6	No Preference	56	747.17
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	24872PA0030009	Rating Area 6	No Preference	62	920.11
	24872PA0030009	Rating Area 6	No Preference	63	945.41
	24872PA0030009	Rating Area 6	No Preference	64 and over	960.78

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	24872PA0030009	Rating Area 7	No Preference	17	291.31
	24872PA0030009	Rating Area 7	No Preference	18	300.52
	24872PA0030009	Rating Area 7	No Preference	19	309.74
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	24872PA0030009	Rating Area 7	No Preference	23	329.16
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	24872PA0030009	Rating Area 7	No Preference	28	357.80
	24872PA0030009	Rating Area 7	No Preference	29	368.33
	24872PA0030009	Rating Area 7	No Preference	30	373.60
	24872PA0030009	Rating Area 7	No Preference	31	381.50
	24872PA0030009	Rating Area 7	No Preference	32	389.40
	24872PA0030009	Rating Area 7	No Preference	33	394.33
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	24872PA0030009	Rating Area 7	No Preference	44	459.84
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	24872PA0030009	Rating Area 7	No Preference	48	538.18
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	24872PA0030009	Rating Area 7	No Preference	50	587.88
	24872PA0030009	Rating Area 7	No Preference	51	613.88
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	24872PA0030009	Rating Area 7	No Preference	53	671.49
	24872PA0030009	Rating Area 7	No Preference	54	702.76
	24872PA0030009	Rating Area 7	No Preference	55	734.03
	24872PA0030009	Rating Area 7	No Preference	56	767.93
	24872PA0030009	Rating Area 7	No Preference	57	802.16
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	24872PA0030009	Rating Area 7	No Preference	59	856.80
	24872PA0030009	Rating Area 7	No Preference	60	893.34
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	24872PA0030009	Rating Area 9	No Preference	59	777.85
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	24872PA0030009	Rating Area 9	No Preference	62	858.54
	24872PA0030009	Rating Area 9	No Preference	63	882.15
	24872PA0030009	Rating Area 9	No Preference	64 and over	896.49

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*	24872			
Rate Effective Date*	4/1/2021			
Rate Expiration Date*	6/30/2021			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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	24872PA0030001	Rating Area 1	No Preference	16201.88
	24872PA0030001	Rating Area 1	No Preference	17207.99
	24872PA0030001	Rating Area 1	No Preference	18214.57
	24872PA0030001	Rating Area 1	No Preference	19221.15
	24872PA0030001	Rating Area 1	No Preference	20227.97
	24872PA0030001	Rating Area 1	No Preference	21235.02
	24872PA0030001	Rating Area 1	No Preference	22235.02
	24872PA0030001	Rating Area 1	No Preference	23235.02
	24872PA0030001	Rating Area 1	No Preference	24235.02
	24872PA0030001	Rating Area 1	No Preference	25235.96
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	24872PA0030001	Rating Area 1	No Preference	33281.55
	24872PA0030001	Rating Area 1	No Preference	34285.31
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	24872PA0030001	Rating Area 1	No Preference	63693.78
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	24872PA0030001	Rating Area 2	No Preference	22266.60
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	24872PA0030001	Rating Area 5	No Preference	52	456.08
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	24872PA0030002	Rating Area 4	No Preference	23	295.76
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	24872PA0030002	Rating Area 4	No Preference	27	309.96
	24872PA0030002	Rating Area 4	No Preference	28	321.49
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	24872PA0030002	Rating Area 4	No Preference	30	335.69
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	24872PA0030002	Rating Area 4	No Preference	35	361.42
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	24872PA0030003	Rating Area 2	No Preference	25	367.67
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	24872PA0030003	Rating Area 2	No Preference	37	453.37
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	24872PA0030003	Rating Area 2	No Preference	41	476.81
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	24872PA0030003	Rating Area 2	No Preference	54	781.86
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	24872PA0030003	Rating Area 9	No Preference	40	496.69
	24872PA0030003	Rating Area 9	No Preference	41	506.02
	24872PA0030003	Rating Area 9	No Preference	42	514.96
	24872PA0030003	Rating Area 9	No Preference	43	527.40
	24872PA0030003	Rating Area 9	No Preference	44	542.94
	24872PA0030003	Rating Area 9	No Preference	45	561.21
	24872PA0030003	Rating Area 9	No Preference	46	582.98
	24872PA0030003	Rating Area 9	No Preference	47	607.46
	24872PA0030003	Rating Area 9	No Preference	48	635.44
	24872PA0030003	Rating Area 9	No Preference	49	663.04
	24872PA0030003	Rating Area 9	No Preference	50	694.13
	24872PA0030003	Rating Area 9	No Preference	51	724.83
	24872PA0030003	Rating Area 9	No Preference	52	758.64
	24872PA0030003	Rating Area 9	No Preference	53	792.85
	24872PA0030003	Rating Area 9	No Preference	54	829.77
	24872PA0030003	Rating Area 9	No Preference	55	866.69
	24872PA0030003	Rating Area 9	No Preference	56	906.72
	24872PA0030003	Rating Area 9	No Preference	57	947.14
	24872PA0030003	Rating Area 9	No Preference	58	990.28
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	24872PA0030003	Rating Area 9	No Preference	60	1054.80
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	24872PA0030003	Rating Area 9	No Preference	62	1116.59
	24872PA0030003	Rating Area 9	No Preference	63	1147.29
	24872PA0030003	Rating Area 9	No Preference	64 and over	1165.95
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	24872PA0030004	Rating Area 1	No Preference	17	323.60
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	24872PA0030004	Rating Area 1	No Preference	21	365.65
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	24872PA0030004	Rating Area 1	No Preference	23	365.65
	24872PA0030004	Rating Area 1	No Preference	24	365.65
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	24872PA0030004	Rating Area 1	No Preference	39	461.45
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	24872PA0030004	Rating Area 1	No Preference	53	745.93
	24872PA0030004	Rating Area 1	No Preference	54	780.66
	24872PA0030004	Rating Area 1	No Preference	55	815.40
	24872PA0030004	Rating Area 1	No Preference	56	853.06
	24872PA0030004	Rating Area 1	No Preference	57	891.09
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	24872PA0030004	Rating Area 1	No Preference	59	951.79
	24872PA0030004	Rating Area 1	No Preference	60	992.37
	24872PA0030004	Rating Area 1	No Preference	61	1027.48

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	24872PA0030004	Rating Area 1	No Preference	63	1079.40
	24872PA0030004	Rating Area 1	No Preference	64 and over	1096.95
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	24872PA0030004	Rating Area 2	No Preference	41	540.04
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	24872PA0030004	Rating Area 2	No Preference	54	885.56
	24872PA0030004	Rating Area 2	No Preference	55	924.96
	24872PA0030004	Rating Area 2	No Preference	56	967.68
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	24872PA0030004	Rating Area 2	No Preference	58	1056.86
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	24872PA0030004	Rating Area 2	No Preference	61	1165.53
	24872PA0030004	Rating Area 2	No Preference	62	1191.66
	24872PA0030004	Rating Area 2	No Preference	63	1224.43
	24872PA0030004	Rating Area 2	No Preference	64 and over	1244.34
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	24872PA0030004	Rating Area 3	No Preference	57	1176.80
	24872PA0030004	Rating Area 3	No Preference	58	1230.40
	24872PA0030004	Rating Area 3	No Preference	59	1256.96
	24872PA0030004	Rating Area 3	No Preference	60	1310.56
	24872PA0030004	Rating Area 3	No Preference	61	1356.92
	24872PA0030004	Rating Area 3	No Preference	62	1387.34
	24872PA0030004	Rating Area 3	No Preference	63	1425.49
	24872PA0030004	Rating Area 3	No Preference	64 and over	1448.67
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	Rating Area 4	No Preference	24	391.16
	Rating Area 4	No Preference	25	392.72
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	Rating Area 4	No Preference	27	409.94
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	Rating Area 4	No Preference	30	443.97
	Rating Area 4	No Preference	31	453.35
	Rating Area 4	No Preference	32	462.74
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	Rating Area 4	No Preference	48	639.55
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	Rating Area 4	No Preference	57	953.26
	Rating Area 4	No Preference	58	996.68
	Rating Area 4	No Preference	59	1018.19
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	Rating Area 4	No Preference	61	1099.16
	Rating Area 4	No Preference	62	1123.80
	Rating Area 4	No Preference	63	1154.70
	Rating Area 4	No Preference	64 and over	1173.48
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24872PA0030004	Rating Area 5	No Preference	15	302.81
	Rating Area 5	No Preference	16	312.26
	Rating Area 5	No Preference	17	321.72
	Rating Area 5	No Preference	18	331.89
	Rating Area 5	No Preference	19	342.07
	Rating Area 5	No Preference	20	352.61
	Rating Area 5	No Preference	21	363.52
	Rating Area 5	No Preference	22	363.52
	Rating Area 5	No Preference	23	363.52
	Rating Area 5	No Preference	24	363.52
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	Rating Area 5	No Preference	28	395.15
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	Rating Area 5	No Preference	31	421.32
	Rating Area 5	No Preference	32	430.04
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	Rating Area 5	No Preference	34	441.31
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	Rating Area 5	No Preference	50	649.25
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	Rating Area 5	No Preference	52	709.59
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	Rating Area 5	No Preference	54	776.12
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	Rating Area 5	No Preference	60	986.59
	Rating Area 5	No Preference	61	1021.49
	Rating Area 5	No Preference	62	1044.39
	Rating Area 5	No Preference	63	1073.11
	Rating Area 5	No Preference	64 and over	1090.56
24872PA0030004	Rating Area 6	No Preference	0-14	360.89
24872PA0030004	Rating Area 6	No Preference	15	392.97
	Rating Area 6	No Preference	16	405.23
	Rating Area 6	No Preference	17	417.50
	Rating Area 6	No Preference	18	430.71
	Rating Area 6	No Preference	19	443.92
	Rating Area 6	No Preference	20	457.60
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	Rating Area 6	No Preference	24	471.75
	Rating Area 6	No Preference	25	473.64
	Rating Area 6	No Preference	26	483.07
	Rating Area 6	No Preference	27	494.39
	Rating Area 6	No Preference	28	512.79

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	Rating Area 6	No Preference	31	546.76
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	Rating Area 6	No Preference	57	1149.65
	Rating Area 6	No Preference	58	1202.02
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	Rating Area 6	No Preference	60	1280.33
	Rating Area 6	No Preference	61	1325.62
	Rating Area 6	No Preference	62	1355.34
	Rating Area 6	No Preference	63	1392.61
	Rating Area 6	No Preference	64 and over	1415.25
24872PA0030004	Rating Area 7	No Preference	0-14	370.93
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	Rating Area 7	No Preference	16	416.50
	Rating Area 7	No Preference	17	429.11
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	Rating Area 7	No Preference	19	456.26
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	Rating Area 7	No Preference	22	484.87
	Rating Area 7	No Preference	23	484.87
	Rating Area 7	No Preference	24	484.87
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	Rating Area 7	No Preference	61	1362.48
	Rating Area 7	No Preference	62	1393.03
	Rating Area 7	No Preference	63	1431.34
	Rating Area 7	No Preference	64 and over	1454.61
24872PA0030004	Rating Area 8	No Preference	0-14	326.90
	Rating Area 8	No Preference	15	355.96
	Rating Area 8	No Preference	16	367.07
	Rating Area 8	No Preference	17	378.18
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	Rating Area 8	No Preference	22	427.32
	Rating Area 8	No Preference	23	427.32
	Rating Area 8	No Preference	24	427.32
	Rating Area 8	No Preference	25	429.03
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	Rating Area 8	No Preference	28	464.50
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	Rating Area 8	No Preference	30	485.01
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	Rating Area 8	No Preference	32	505.52
	Rating Area 8	No Preference	33	511.93
	Rating Area 8	No Preference	34	518.77
	Rating Area 8	No Preference	35	522.19
	Rating Area 8	No Preference	36	525.60
	Rating Area 8	No Preference	37	529.02

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	24872PA0030004	Rating Area 8	No Preference	45	617.05
	24872PA0030004	Rating Area 8	No Preference	46	640.98
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	24872PA0030004	Rating Area 8	No Preference	48	698.67
	24872PA0030004	Rating Area 8	No Preference	49	729.01
	24872PA0030004	Rating Area 8	No Preference	50	763.19
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	24872PA0030004	Rating Area 8	No Preference	52	834.13
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	24872PA0030004	Rating Area 8	No Preference	54	912.33
	24872PA0030004	Rating Area 8	No Preference	55	952.92
	24872PA0030004	Rating Area 8	No Preference	56	996.94
	24872PA0030004	Rating Area 8	No Preference	57	1041.38
	24872PA0030004	Rating Area 8	No Preference	58	1088.81
	24872PA0030004	Rating Area 8	No Preference	59	1112.31
	24872PA0030004	Rating Area 8	No Preference	60	1159.75
	24872PA0030004	Rating Area 8	No Preference	61	1200.77
	24872PA0030004	Rating Area 8	No Preference	62	1227.69
	24872PA0030004	Rating Area 8	No Preference	63	1261.45
	24872PA0030004	Rating Area 8	No Preference	64 and over	1281.96
	24872PA0030004	Rating Area 9	No Preference	0-14	336.75
	24872PA0030004	Rating Area 9	No Preference	15	366.68
	24872PA0030004	Rating Area 9	No Preference	16	378.12
	24872PA0030004	Rating Area 9	No Preference	17	389.57
	24872PA0030004	Rating Area 9	No Preference	18	401.89
	24872PA0030004	Rating Area 9	No Preference	19	414.22
	24872PA0030004	Rating Area 9	No Preference	20	426.98
	24872PA0030004	Rating Area 9	No Preference	21	440.19
	24872PA0030004	Rating Area 9	No Preference	22	440.19
	24872PA0030004	Rating Area 9	No Preference	23	440.19
	24872PA0030004	Rating Area 9	No Preference	24	440.19
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	24872PA0030004	Rating Area 9	No Preference	27	461.32
	24872PA0030004	Rating Area 9	No Preference	28	478.49
	24872PA0030004	Rating Area 9	No Preference	29	492.57
	24872PA0030004	Rating Area 9	No Preference	30	499.62
	24872PA0030004	Rating Area 9	No Preference	31	510.18
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	24872PA0030004	Rating Area 9	No Preference	33	527.35
	24872PA0030004	Rating Area 9	No Preference	34	534.39
	24872PA0030004	Rating Area 9	No Preference	35	537.91
	24872PA0030004	Rating Area 9	No Preference	36	541.43
	24872PA0030004	Rating Area 9	No Preference	37	544.96
	24872PA0030004	Rating Area 9	No Preference	38	548.48
	24872PA0030004	Rating Area 9	No Preference	39	555.52
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	24872PA0030004	Rating Area 9	No Preference	45	635.63
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	24872PA0030004	Rating Area 9	No Preference	47	688.02
	24872PA0030004	Rating Area 9	No Preference	48	719.71
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	24872PA0030004	Rating Area 9	No Preference	50	786.18
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	24872PA0030004	Rating Area 9	No Preference	53	897.99
	24872PA0030004	Rating Area 9	No Preference	54	939.81
	24872PA0030004	Rating Area 9	No Preference	55	981.62
	24872PA0030004	Rating Area 9	No Preference	56	1026.96
	24872PA0030004	Rating Area 9	No Preference	57	1072.74
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	24872PA0030004	Rating Area 9	No Preference	59	1145.81
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	24872PA0030004	Rating Area 9	No Preference	61	1236.93
	24872PA0030004	Rating Area 9	No Preference	62	1264.67
	24872PA0030004	Rating Area 9	No Preference	63	1299.44
	24872PA0030004	Rating Area 9	No Preference	64 and over	1320.57
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	24872PA0030005	Rating Area 1	No Preference	16	212.57
	24872PA0030005	Rating Area 1	No Preference	17	219.00
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	24872PA0030005	Rating Area 1	No Preference	20	240.04
	24872PA0030005	Rating Area 1	No Preference	21	247.46
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	24872PA0030005	Rating Area 1	No Preference	23	247.46
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	24872PA0030005	Rating Area 1	No Preference	45	357.33
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	Rating Area 1	No Preference	49	422.17
	Rating Area 1	No Preference	50	441.96
	Rating Area 1	No Preference	51	461.51
	Rating Area 1	No Preference	52	483.04
	Rating Area 1	No Preference	53	504.82
	Rating Area 1	No Preference	54	528.33
	Rating Area 1	No Preference	55	551.84
	Rating Area 1	No Preference	56	577.32
	Rating Area 1	No Preference	57	603.06
	Rating Area 1	No Preference	58	630.53
	Rating Area 1	No Preference	59	644.14
	Rating Area 1	No Preference	60	671.61
	Rating Area 1	No Preference	61	695.36
	Rating Area 1	No Preference	62	710.95
	Rating Area 1	No Preference	63	730.50
	Rating Area 1	No Preference	64 and over	742.38
24872PA0030005	Rating Area 2	No Preference	0-14	214.74
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	Rating Area 2	No Preference	16	241.13
	Rating Area 2	No Preference	17	248.43
	Rating Area 2	No Preference	18	256.29
	Rating Area 2	No Preference	19	264.15
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	Rating Area 2	No Preference	35	343.03
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	Rating Area 2	No Preference	38	349.76
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	Rating Area 2	No Preference	40	358.75
	Rating Area 2	No Preference	41	365.48
	Rating Area 2	No Preference	42	371.94
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	Rating Area 2	No Preference	53	572.65
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	Rating Area 2	No Preference	55	625.98
	Rating Area 2	No Preference	56	654.90
	Rating Area 2	No Preference	57	684.09
	Rating Area 2	No Preference	58	715.25
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	Rating Area 2	No Preference	61	788.80
	Rating Area 2	No Preference	62	806.48
	Rating Area 2	No Preference	63	828.66
	Rating Area 2	No Preference	64 and over	842.13
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	Rating Area 3	No Preference	18	298.37
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	Rating Area 3	No Preference	23	326.80
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	Rating Area 3	No Preference	28	355.23
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	Rating Area 3	No Preference	30	370.92
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	Rating Area 3	No Preference	36	401.96
	Rating Area 3	No Preference	37	404.58
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	Rating Area 3	No Preference	41	425.49
	Rating Area 3	No Preference	42	433.01
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	Rating Area 3	No Preference	44	456.54
	Rating Area 3	No Preference	45	471.90
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	Rating Area 3	No Preference	47	510.79
	Rating Area 3	No Preference	48	534.32
	Rating Area 3	No Preference	49	557.52
	Rating Area 3	No Preference	50	583.66
	Rating Area 3	No Preference	51	609.48
	Rating Area 3	No Preference	52	637.91
	Rating Area 3	No Preference	53	666.67
	Rating Area 3	No Preference	54	697.72
	Rating Area 3	No Preference	55	728.76

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	24872PA0030005	Rating Area 3	No Preference	58	832.69
	24872PA0030005	Rating Area 3	No Preference	59	850.66
	24872PA0030005	Rating Area 3	No Preference	60	886.94
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	24872PA0030005	Rating Area 3	No Preference	62	938.90
	24872PA0030005	Rating Area 3	No Preference	63	964.71
	24872PA0030005	Rating Area 3	No Preference	64 and over	980.40
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	24872PA0030005	Rating Area 4	No Preference	15	220.51
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	24872PA0030005	Rating Area 4	No Preference	38	329.84
	24872PA0030005	Rating Area 4	No Preference	39	334.08
	24872PA0030005	Rating Area 4	No Preference	40	338.31
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	24872PA0030005	Rating Area 4	No Preference	42	350.75
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	24872PA0030005	Rating Area 4	No Preference	46	397.08
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	24872PA0030005	Rating Area 4	No Preference	51	493.70
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	24872PA0030005	Rating Area 4	No Preference	53	540.03
	24872PA0030005	Rating Area 4	No Preference	54	565.18
	24872PA0030005	Rating Area 4	No Preference	55	590.33
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	24872PA0030005	Rating Area 4	No Preference	57	645.12
	24872PA0030005	Rating Area 4	No Preference	58	674.51
	24872PA0030005	Rating Area 4	No Preference	59	689.07
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	24872PA0030005	Rating Area 4	No Preference	62	760.54
	24872PA0030005	Rating Area 4	No Preference	63	781.45
	24872PA0030005	Rating Area 4	No Preference	64 and over	794.16
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	24872PA0030005	Rating Area 5	No Preference	16	211.33
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	24872PA0030005	Rating Area 5	No Preference	39	310.48
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	24872PA0030005	Rating Area 5	No Preference	42	325.98
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	24872PA0030005	Rating Area 5	No Preference	46	369.03
	24872PA0030005	Rating Area 5	No Preference	47	384.53
	24872PA0030005	Rating Area 5	No Preference	48	402.24
	24872PA0030005	Rating Area 5	No Preference	49	419.71
	24872PA0030005	Rating Area 5	No Preference	50	439.39
	24872PA0030005	Rating Area 5	No Preference	51	458.83
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	24872PA0030005	Rating Area 5	No Preference	53	501.88
	24872PA0030005	Rating Area 5	No Preference	54	525.25
	24872PA0030005	Rating Area 5	No Preference	55	548.62
	24872PA0030005	Rating Area 5	No Preference	56	573.96
	24872PA0030005	Rating Area 5	No Preference	57	599.55
	24872PA0030005	Rating Area 5	No Preference	58	626.86
	24872PA0030005	Rating Area 5	No Preference	59	640.39
	24872PA0030005	Rating Area 5	No Preference	60	667.70
	24872PA0030005	Rating Area 5	No Preference	61	691.32
	24872PA0030005	Rating Area 5	No Preference	62	706.82
	24872PA0030005	Rating Area 5	No Preference	63	726.25
	24872PA0030005	Rating Area 5	No Preference	64 and over	738.06

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	24872PA0030005	Rating Area 6	No Preference	16	274.24
	24872PA0030005	Rating Area 6	No Preference	17	282.55
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	24872PA0030005	Rating Area 6	No Preference	19	300.42
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	24872PA0030005	Rating Area 6	No Preference	26	326.92
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	24872PA0030005	Rating Area 6	No Preference	51	595.42
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	24872PA0030005	Rating Area 6	No Preference	54	681.62
	24872PA0030005	Rating Area 6	No Preference	55	711.95
	24872PA0030005	Rating Area 6	No Preference	56	744.83
	24872PA0030005	Rating Area 6	No Preference	57	778.04
	24872PA0030005	Rating Area 6	No Preference	58	813.47
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	24872PA0030005	Rating Area 6	No Preference	60	866.47
	24872PA0030005	Rating Area 6	No Preference	61	897.12
	24872PA0030005	Rating Area 6	No Preference	62	917.23
	24872PA0030005	Rating Area 6	No Preference	63	942.46
	24872PA0030005	Rating Area 6	No Preference	64 and over	957.78
	24872PA0030005	Rating Area 7	No Preference	0-14	251.03
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	24872PA0030005	Rating Area 7	No Preference	18	299.59
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	24872PA0030005	Rating Area 7	No Preference	37	406.24
	24872PA0030005	Rating Area 7	No Preference	38	408.86
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	24872PA0030007	Rating Area 4	No Preference	23	304.69
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	24872PA0030007	Rating Area 5	No Preference	62	813.52
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	24872PA0030007	Rating Area 5	No Preference	64 and over	849.48
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	Rating Area 7	No Preference	60	1025.05
	Rating Area 7	No Preference	61	1061.31
	Rating Area 7	No Preference	62	1085.10
	Rating Area 7	No Preference	63	1114.94
	Rating Area 7	No Preference	64 and over	1133.07
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	Rating Area 8	No Preference	18	303.90
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	Rating Area 8	No Preference	51	620.78
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	Rating Area 8	No Preference	58	848.13
	Rating Area 8	No Preference	59	866.43
	Rating Area 8	No Preference	60	903.38
	Rating Area 8	No Preference	61	935.34
	Rating Area 8	No Preference	62	956.31
	Rating Area 8	No Preference	63	982.60
	Rating Area 8	No Preference	64 and over	998.58
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	Rating Area 9	No Preference	18	313.06
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	24872PA0030007	Rating Area 9	No Preference	62	985.12
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	24872PA0030008	Rating Area 1	No Preference	60	739.27
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	24872PA0030008	Rating Area 1	No Preference	62	782.58
	24872PA0030008	Rating Area 1	No Preference	63	804.10
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	24872PA0030008	Rating Area 2	No Preference	52	603.13
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	24872PA0030008	Rating Area 2	No Preference	54	659.67
	24872PA0030008	Rating Area 2	No Preference	55	689.03
	24872PA0030008	Rating Area 2	No Preference	56	720.85
	24872PA0030008	Rating Area 2	No Preference	57	752.98
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	24872PA0030008	Rating Area 2	No Preference	59	804.27
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	24872PA0030008	Rating Area 2	No Preference	61	868.23

	24872PA0030008	Rating Area 2	No Preference	62	887.70
	24872PA0030008	Rating Area 2	No Preference	63	912.11
	24872PA0030008	Rating Area 2	No Preference	64 and over	926.94
	24872PA0030008	Rating Area 3	No Preference	0-14	275.19
	24872PA0030008	Rating Area 3	No Preference	15	299.65
	24872PA0030008	Rating Area 3	No Preference	16	309.00
	24872PA0030008	Rating Area 3	No Preference	17	318.35
	24872PA0030008	Rating Area 3	No Preference	18	328.42
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	24872PA0030008	Rating Area 3	No Preference	20	348.93
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	24872PA0030008	Rating Area 3	No Preference	26	368.35
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	24872PA0030008	Rating Area 3	No Preference	29	402.53
	24872PA0030008	Rating Area 3	No Preference	30	408.28
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	24872PA0030008	Rating Area 3	No Preference	34	436.70
	24872PA0030008	Rating Area 3	No Preference	35	439.58
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	24872PA0030008	Rating Area 3	No Preference	37	445.33
	24872PA0030008	Rating Area 3	No Preference	38	448.21
	24872PA0030008	Rating Area 3	No Preference	39	453.97
	24872PA0030008	Rating Area 3	No Preference	40	459.72
	24872PA0030008	Rating Area 3	No Preference	41	468.36
	24872PA0030008	Rating Area 3	No Preference	42	476.63
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	24872PA0030008	Rating Area 3	No Preference	56	839.23
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	24872PA0030008	Rating Area 3	No Preference	62	1033.48
	24872PA0030008	Rating Area 3	No Preference	63	1061.89
	24872PA0030008	Rating Area 3	No Preference	64 and over	1079.16
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	24872PA0030008	Rating Area 4	No Preference	15	242.73
	24872PA0030008	Rating Area 4	No Preference	16	250.30
	24872PA0030008	Rating Area 4	No Preference	17	257.88
	24872PA0030008	Rating Area 4	No Preference	18	266.04
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	24872PA0030008	Rating Area 4	No Preference	25	292.56
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	24872PA0030008	Rating Area 4	No Preference	28	316.74
	24872PA0030008	Rating Area 4	No Preference	29	326.07
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	24872PA0030008	Rating Area 4	No Preference	55	649.80
	24872PA0030008	Rating Area 4	No Preference	56	679.81
	24872PA0030008	Rating Area 4	No Preference	57	710.12
	24872PA0030008	Rating Area 4	No Preference	58	742.46
	24872PA0030008	Rating Area 4	No Preference	59	758.49
	24872PA0030008	Rating Area 4	No Preference	60	790.83
	24872PA0030008	Rating Area 4	No Preference	61	818.81
	24872PA0030008	Rating Area 4	No Preference	62	837.16
	24872PA0030008	Rating Area 4	No Preference	63	860.18
	24872PA0030008	Rating Area 4	No Preference	64 and over	874.17
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	24872PA0030008	Rating Area 5	No Preference	16	232.62
	24872PA0030008	Rating Area 5	No Preference	17	239.66
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	Rating Area 5	No Preference	29	303.03
	Rating Area 5	No Preference	30	307.36
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	Rating Area 5	No Preference	33	324.42
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	Rating Area 5	No Preference	55	603.88
	Rating Area 5	No Preference	56	631.78
	Rating Area 5	No Preference	57	659.94
	Rating Area 5	No Preference	58	690.00
	Rating Area 5	No Preference	59	704.89
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	Rating Area 5	No Preference	61	760.95
	Rating Area 5	No Preference	62	778.01
	Rating Area 5	No Preference	63	799.40
	Rating Area 5	No Preference	64 and over	812.40
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24872PA0030008	Rating Area 6	No Preference	15	292.74
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	Rating Area 6	No Preference	17	311.02
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	Rating Area 6	No Preference	24	351.43
	Rating Area 6	No Preference	25	352.84
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	Rating Area 6	No Preference	59	914.77
	Rating Area 6	No Preference	60	953.78
	Rating Area 6	No Preference	61	987.52
	Rating Area 6	No Preference	62	1009.66
	Rating Area 6	No Preference	63	1037.42
	Rating Area 6	No Preference	64 and over	1054.29
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24872PA0030008	Rating Area 7	No Preference	15	300.88
	Rating Area 7	No Preference	16	310.27
	Rating Area 7	No Preference	17	319.66
	Rating Area 7	No Preference	18	329.78
	Rating Area 7	No Preference	19	339.89
	Rating Area 7	No Preference	20	350.36
	Rating Area 7	No Preference	21	361.20
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	Rating Area 7	No Preference	38	450.06
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	Rating Area 7	No Preference	49	616.21
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	Rating Area 7	No Preference	51	673.64
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	Rating Area 7	No Preference	53	736.85
	Rating Area 7	No Preference	54	771.16
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	Rating Area 7	No Preference	56	842.68
	Rating Area 7	No Preference	57	880.24
	Rating Area 7	No Preference	58	920.34
	Rating Area 7	No Preference	59	940.20
	Rating Area 7	No Preference	60	980.30
	Rating Area 7	No Preference	61	1014.97
	Rating Area 7	No Preference	62	1037.73
	Rating Area 7	No Preference	63	1066.26
	Rating Area 7	No Preference	64 and over	1083.60
24872PA0030008	Rating Area 8	No Preference	0-14	243.52
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	Rating Area 8	No Preference	16	273.45
	Rating Area 8	No Preference	17	281.72
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	Rating Area 8	No Preference	31	368.94
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	Rating Area 8	No Preference	36	391.55
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	Rating Area 8	No Preference	59	828.61
	Rating Area 8	No Preference	60	863.95
	Rating Area 8	No Preference	61	894.51
	Rating Area 8	No Preference	62	914.56
	Rating Area 8	No Preference	63	939.71
	Rating Area 8	No Preference	64 and over	954.99
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	Rating Area 9	No Preference	16	281.68
	Rating Area 9	No Preference	17	290.21
	Rating Area 9	No Preference	18	299.39
	Rating Area 9	No Preference	19	308.57
	Rating Area 9	No Preference	20	318.08
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	Rating Area 9	No Preference	22	327.92
	Rating Area 9	No Preference	23	327.92
	Rating Area 9	No Preference	24	327.92
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	Rating Area 9	No Preference	28	356.45
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	Rating Area 9	No Preference	35	400.72
	Rating Area 9	No Preference	36	403.34
	Rating Area 9	No Preference	37	405.96

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	24872PA0030008	Rating Area 9	No Preference	51	611.57
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	24872PA0030008	Rating Area 9	No Preference	53	668.96
	24872PA0030008	Rating Area 9	No Preference	54	700.11
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	24872PA0030008	Rating Area 9	No Preference	56	765.04
	24872PA0030008	Rating Area 9	No Preference	57	799.14
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	24872PA0030008	Rating Area 9	No Preference	59	853.58
	24872PA0030008	Rating Area 9	No Preference	60	889.97
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	24872PA0030008	Rating Area 9	No Preference	62	942.11
	24872PA0030008	Rating Area 9	No Preference	63	968.02
	24872PA0030008	Rating Area 9	No Preference	64 and over	983.76
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	24872PA0030009	Rating Area 1	No Preference	16	217.70
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	24872PA0030009	Rating Area 1	No Preference	19	238.49
	24872PA0030009	Rating Area 1	No Preference	20	245.84
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	24872PA0030009	Rating Area 1	No Preference	23	253.44
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	24872PA0030009	Rating Area 1	No Preference	26	259.52
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	24872PA0030009	Rating Area 1	No Preference	32	299.82
	24872PA0030009	Rating Area 1	No Preference	33	303.62
	24872PA0030009	Rating Area 1	No Preference	34	307.68
	24872PA0030009	Rating Area 1	No Preference	35	309.70
	24872PA0030009	Rating Area 1	No Preference	36	311.73
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	24872PA0030009	Rating Area 1	No Preference	38	315.79
	24872PA0030009	Rating Area 1	No Preference	39	319.84
	24872PA0030009	Rating Area 1	No Preference	40	323.90
	24872PA0030009	Rating Area 1	No Preference	41	329.98
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	24872PA0030009	Rating Area 1	No Preference	43	343.92
	24872PA0030009	Rating Area 1	No Preference	44	354.06
	24872PA0030009	Rating Area 1	No Preference	45	365.97
	24872PA0030009	Rating Area 1	No Preference	46	380.16
	24872PA0030009	Rating Area 1	No Preference	47	396.13
	24872PA0030009	Rating Area 1	No Preference	48	414.37
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	24872PA0030009	Rating Area 1	No Preference	52	494.71
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	24872PA0030009	Rating Area 1	No Preference	54	541.09
	24872PA0030009	Rating Area 1	No Preference	55	565.17
	24872PA0030009	Rating Area 1	No Preference	56	591.28
	24872PA0030009	Rating Area 1	No Preference	57	617.63
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	24872PA0030009	Rating Area 1	No Preference	60	687.84
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	24872PA0030009	Rating Area 1	No Preference	62	728.13
	24872PA0030009	Rating Area 1	No Preference	63	748.15
	24872PA0030009	Rating Area 1	No Preference	64 and over	760.32
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	24872PA0030009	Rating Area 2	No Preference	26	294.39
	24872PA0030009	Rating Area 2	No Preference	27	301.29
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	24872PA0030009	Rating Area 2	No Preference	29	321.70
	24872PA0030009	Rating Area 2	No Preference	30	326.30
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	24872PA0030009	Rating Area 2	No Preference	33	344.41
	24872PA0030009	Rating Area 2	No Preference	34	349.01
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	24872PA0030009	Rating Area 2	No Preference	37	355.91
	24872PA0030009	Rating Area 2	No Preference	38	358.21
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	24872PA0030009	Rating Area 2	No Preference	40	367.41
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	24872PA0030009	Rating Area 3	No Preference	63	988.03
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	24872PA0030009	Rating Area 6	No Preference	57	796.85
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	24872PA0030009	Rating Area 9	No Preference	25	306.33
	24872PA0030009	Rating Area 9	No Preference	26	312.43
	24872PA0030009	Rating Area 9	No Preference	27	319.76
	24872PA0030009	Rating Area 9	No Preference	28	331.65
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	24872PA0030009	Rating Area 9	No Preference	30	346.30
	24872PA0030009	Rating Area 9	No Preference	31	353.62
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	24872PA0030009	Rating Area 9	No Preference	33	365.52
	24872PA0030009	Rating Area 9	No Preference	34	370.40
	24872PA0030009	Rating Area 9	No Preference	35	372.84
	24872PA0030009	Rating Area 9	No Preference	36	375.29
	24872PA0030009	Rating Area 9	No Preference	37	377.73
	24872PA0030009	Rating Area 9	No Preference	38	380.17
	24872PA0030009	Rating Area 9	No Preference	39	385.05
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	24872PA0030009	Rating Area 9	No Preference	42	404.27
	24872PA0030009	Rating Area 9	No Preference	43	414.03
	24872PA0030009	Rating Area 9	No Preference	44	426.24
	24872PA0030009	Rating Area 9	No Preference	45	440.58
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	24872PA0030009	Rating Area 9	No Preference	50	544.93
	24872PA0030009	Rating Area 9	No Preference	51	569.03
	24872PA0030009	Rating Area 9	No Preference	52	595.57
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	24872PA0030009	Rating Area 9	No Preference	54	651.41
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	24872PA0030009	Rating Area 9	No Preference	56	711.82
	24872PA0030009	Rating Area 9	No Preference	57	743.55
	24872PA0030009	Rating Area 9	No Preference	58	777.42
	24872PA0030009	Rating Area 9	No Preference	59	794.20
	24872PA0030009	Rating Area 9	No Preference	60	828.07
	24872PA0030009	Rating Area 9	No Preference	61	857.36
	24872PA0030009	Rating Area 9	No Preference	62	876.58
	24872PA0030009	Rating Area 9	No Preference	63	900.68
	24872PA0030009	Rating Area 9	No Preference	64 and over	915.33

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*	24872			
Rate Effective Date*	7/1/2021			
Rate Expiration Date*	9/30/2021			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	24872PA0030001	Rating Area 1	No Preference	0-14183.67
	24872PA0030001	Rating Area 1	No Preference	15199.99
	24872PA0030001	Rating Area 1	No Preference	16206.24
	24872PA0030001	Rating Area 1	No Preference	17212.48
	24872PA0030001	Rating Area 1	No Preference	18219.20
	24872PA0030001	Rating Area 1	No Preference	19225.92
	24872PA0030001	Rating Area 1	No Preference	20232.89
	24872PA0030001	Rating Area 1	No Preference	21240.09
	24872PA0030001	Rating Area 1	No Preference	22240.09
	24872PA0030001	Rating Area 1	No Preference	23240.09
	24872PA0030001	Rating Area 1	No Preference	24240.09
	24872PA0030001	Rating Area 1	No Preference	25241.05
	24872PA0030001	Rating Area 1	No Preference	26245.85
	24872PA0030001	Rating Area 1	No Preference	27251.61
	24872PA0030001	Rating Area 1	No Preference	28260.98
	24872PA0030001	Rating Area 1	No Preference	29268.66
	24872PA0030001	Rating Area 1	No Preference	30272.50
	24872PA0030001	Rating Area 1	No Preference	31278.26
	24872PA0030001	Rating Area 1	No Preference	32284.03
	24872PA0030001	Rating Area 1	No Preference	33287.63
	24872PA0030001	Rating Area 1	No Preference	34291.47
	24872PA0030001	Rating Area 1	No Preference	35293.39
	24872PA0030001	Rating Area 1	No Preference	36295.31
	24872PA0030001	Rating Area 1	No Preference	37297.23
	24872PA0030001	Rating Area 1	No Preference	38299.15
	24872PA0030001	Rating Area 1	No Preference	39302.99
	24872PA0030001	Rating Area 1	No Preference	40306.84
	24872PA0030001	Rating Area 1	No Preference	41312.60
	24872PA0030001	Rating Area 1	No Preference	42318.12
	24872PA0030001	Rating Area 1	No Preference	43325.80
	24872PA0030001	Rating Area 1	No Preference	44335.41
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	24872PA0030001	Rating Area 1	No Preference	46360.14
	24872PA0030001	Rating Area 1	No Preference	47375.26
	24872PA0030001	Rating Area 1	No Preference	48392.55
	24872PA0030001	Rating Area 1	No Preference	49409.59
	24872PA0030001	Rating Area 1	No Preference	50428.80
	24872PA0030001	Rating Area 1	No Preference	51447.77
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	24872PA0030001	Rating Area 1	No Preference	53489.78
	24872PA0030001	Rating Area 1	No Preference	54512.59
	24872PA0030001	Rating Area 1	No Preference	55535.40
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	24872PA0030001	Rating Area 1	No Preference	63708.75
	24872PA0030001	Rating Area 1	No Preference	64 and over720.27
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	24872PA0030001	Rating Area 2	No Preference	16233.94
	24872PA0030001	Rating Area 2	No Preference	17241.02
	24872PA0030001	Rating Area 2	No Preference	18248.65
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	24872PA0030001	Rating Area 2	No Preference	59	708.90
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	24872PA0030001	Rating Area 2	No Preference	62	782.43
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	24872PA0030001	Rating Area 4	No Preference	54	548.35
	24872PA0030001	Rating Area 4	No Preference	55	572.75
	24872PA0030001	Rating Area 4	No Preference	56	599.21
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	24872PA0030001	Rating Area 4	No Preference	62	737.90
	24872PA0030001	Rating Area 4	No Preference	63	758.19
	24872PA0030001	Rating Area 4	No Preference	64 and over	770.52

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	24872PA0030001	Rating Area 5	No Preference	17	211.24
	24872PA0030001	Rating Area 5	No Preference	18	217.92
	24872PA0030001	Rating Area 5	No Preference	19	224.61
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	24872PA0030001	Rating Area 5	No Preference	61	670.72
	24872PA0030001	Rating Area 5	No Preference	62	685.76
	24872PA0030001	Rating Area 5	No Preference	63	704.61
	24872PA0030001	Rating Area 5	No Preference	64 and over	716.07
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	24872PA0030001	Rating Area 6	No Preference	31	359.00
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	24872PA0030001	Rating Area 6	No Preference	59	806.28
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	24872PA0030001	Rating Area 6	No Preference	62	889.91
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	24872PA0030001	Rating Area 7	No Preference	18	290.67
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	24872PA0030001	Rating Area 7	No Preference	20	308.82
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	24872PA0030004	Rating Area 1	No Preference	55	832.97
	24872PA0030004	Rating Area 1	No Preference	56	871.45
	24872PA0030004	Rating Area 1	No Preference	57	910.29
	24872PA0030004	Rating Area 1	No Preference	58	951.75
	24872PA0030004	Rating Area 1	No Preference	59	972.30
	24872PA0030004	Rating Area 1	No Preference	60	1013.76
	24872PA0030004	Rating Area 1	No Preference	61	1049.62

	24872PA0030004	Rating Area 1	No Preference	62	1073.15
	24872PA0030004	Rating Area 1	No Preference	63	1102.66
	24872PA0030004	Rating Area 1	No Preference	64 and over	1120.59
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	24872PA0030004	Rating Area 2	No Preference	16	363.98
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	24872PA0030004	Rating Area 2	No Preference	18	386.86
	24872PA0030004	Rating Area 2	No Preference	19	398.72
	24872PA0030004	Rating Area 2	No Preference	20	411.01
	24872PA0030004	Rating Area 2	No Preference	21	423.72
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	24872PA0030004	Rating Area 2	No Preference	23	423.72
	24872PA0030004	Rating Area 2	No Preference	24	423.72
	24872PA0030004	Rating Area 2	No Preference	25	425.41
	24872PA0030004	Rating Area 2	No Preference	26	433.89
	24872PA0030004	Rating Area 2	No Preference	27	444.06
	24872PA0030004	Rating Area 2	No Preference	28	460.58
	24872PA0030004	Rating Area 2	No Preference	29	474.14
	24872PA0030004	Rating Area 2	No Preference	30	480.92
	24872PA0030004	Rating Area 2	No Preference	31	491.09
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	24872PA0030004	Rating Area 2	No Preference	33	507.62
	24872PA0030004	Rating Area 2	No Preference	34	514.40
	24872PA0030004	Rating Area 2	No Preference	35	517.79
	24872PA0030004	Rating Area 2	No Preference	36	521.18
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	24872PA0030004	Rating Area 2	No Preference	41	551.68
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	24872PA0030004	Rating Area 2	No Preference	44	591.94
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	24872PA0030004	Rating Area 2	No Preference	54	904.64
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	24872PA0030004	Rating Area 2	No Preference	59	1102.94
	24872PA0030004	Rating Area 2	No Preference	60	1149.98
	24872PA0030004	Rating Area 2	No Preference	61	1190.65
	24872PA0030004	Rating Area 2	No Preference	62	1217.35
	24872PA0030004	Rating Area 2	No Preference	63	1250.82
	24872PA0030004	Rating Area 2	No Preference	64 and over	1271.16
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	24872PA0030004	Rating Area 3	No Preference	15	410.91
	24872PA0030004	Rating Area 3	No Preference	16	423.74
	24872PA0030004	Rating Area 3	No Preference	17	436.56
	24872PA0030004	Rating Area 3	No Preference	18	450.37
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	24872PA0030004	Rating Area 3	No Preference	25	495.26
	24872PA0030004	Rating Area 3	No Preference	26	505.13
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	24872PA0030004	Rating Area 3	No Preference	29	551.99
	24872PA0030004	Rating Area 3	No Preference	30	559.88
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	24872PA0030004	Rating Area 3	No Preference	62	1417.22
	24872PA0030004	Rating Area 3	No Preference	63	1456.19
	24872PA0030004	Rating Area 3	No Preference	64 and over	1479.87
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	24872PA0030004	Rating Area 4	No Preference	17	353.64
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	Rating Area 4	No Preference	27	418.77
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	Rating Area 5	No Preference	62	1066.89
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	Rating Area 5	No Preference	64 and over	1114.05
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	24872PA0030004	Rating Area 6	No Preference	62	1384.56
	24872PA0030004	Rating Area 6	No Preference	63	1422.63
	24872PA0030004	Rating Area 6	No Preference	64 and over	1445.76
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	24872PA0030004	Rating Area 7	No Preference	28	538.41
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	24872PA0030004	Rating Area 7	No Preference	62	1423.05
	24872PA0030004	Rating Area 7	No Preference	63	1462.18
	24872PA0030004	Rating Area 7	No Preference	64 and over	1485.96
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	Rating Area 8	No Preference	45	630.35
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	Rating Area 8	No Preference	48	713.73
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	Rating Area 8	No Preference	55	973.46
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	Rating Area 8	No Preference	57	1063.82
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	Rating Area 8	No Preference	60	1184.74
	Rating Area 8	No Preference	61	1226.65
	Rating Area 8	No Preference	62	1254.15
	Rating Area 8	No Preference	63	1288.64
	Rating Area 8	No Preference	64 and over	1309.59
24872PA0030004	Rating Area 9	No Preference	0-14	344.01
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	Rating Area 9	No Preference	16	386.28
	Rating Area 9	No Preference	17	397.97
	Rating Area 9	No Preference	18	410.56
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	Rating Area 9	No Preference	23	449.68
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	Rating Area 9	No Preference	50	803.13
	Rating Area 9	No Preference	51	838.65
	Rating Area 9	No Preference	52	877.78
	Rating Area 9	No Preference	53	917.35
	Rating Area 9	No Preference	54	960.07
	Rating Area 9	No Preference	55	1002.79
	Rating Area 9	No Preference	56	1049.10
	Rating Area 9	No Preference	57	1095.87
	Rating Area 9	No Preference	58	1145.78
	Rating Area 9	No Preference	59	1170.52
	Rating Area 9	No Preference	60	1220.43
	Rating Area 9	No Preference	61	1263.60
	Rating Area 9	No Preference	62	1291.93
	Rating Area 9	No Preference	63	1327.46
	Rating Area 9	No Preference	64 and over	1349.04
24872PA0030005	Rating Area 1	No Preference	0-14	193.38
	Rating Area 1	No Preference	15	210.57
	Rating Area 1	No Preference	16	217.15
	Rating Area 1	No Preference	17	223.72
	Rating Area 1	No Preference	18	230.80
	Rating Area 1	No Preference	19	237.88
	Rating Area 1	No Preference	20	245.21
	Rating Area 1	No Preference	21	252.79
	Rating Area 1	No Preference	22	252.79
	Rating Area 1	No Preference	23	252.79
	Rating Area 1	No Preference	24	252.79
	Rating Area 1	No Preference	25	253.80
	Rating Area 1	No Preference	26	258.86
	Rating Area 1	No Preference	27	264.92
	Rating Area 1	No Preference	28	274.78
	Rating Area 1	No Preference	29	282.87
	Rating Area 1	No Preference	30	286.92
	Rating Area 1	No Preference	31	292.98
	Rating Area 1	No Preference	32	299.05
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24872PA0030005	Rating Area 1	No Preference	41	329.13
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	Rating Area 1	No Preference	46	379.19

24872PA0030005	Rating Area 1	No Preference	47	395.11
	Rating Area 1	No Preference	48	413.31
	Rating Area 1	No Preference	49	431.26
	Rating Area 1	No Preference	50	451.48
	Rating Area 1	No Preference	51	471.45
	Rating Area 1	No Preference	52	493.45
	Rating Area 1	No Preference	53	515.69
	Rating Area 1	No Preference	54	539.71
	Rating Area 1	No Preference	55	563.72
	Rating Area 1	No Preference	56	589.76
	Rating Area 1	No Preference	57	616.05
	Rating Area 1	No Preference	58	644.11
	Rating Area 1	No Preference	59	658.01
	Rating Area 1	No Preference	60	686.07
	Rating Area 1	No Preference	61	710.34
	Rating Area 1	No Preference	62	726.27
	Rating Area 1	No Preference	63	746.24
	Rating Area 1	No Preference	64 and over	758.37
24872PA0030005	Rating Area 2	No Preference	0-14	219.36
24872PA0030005	Rating Area 2	No Preference	15	238.86
	Rating Area 2	No Preference	16	246.32
	Rating Area 2	No Preference	17	253.77
	Rating Area 2	No Preference	18	261.80
	Rating Area 2	No Preference	19	269.83
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	Rating Area 2	No Preference	22	286.75
	Rating Area 2	No Preference	23	286.75
	Rating Area 2	No Preference	24	286.75
	Rating Area 2	No Preference	25	287.90
	Rating Area 2	No Preference	26	293.63
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	Rating Area 2	No Preference	28	311.70
	Rating Area 2	No Preference	29	320.87
	Rating Area 2	No Preference	30	325.46
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	Rating Area 2	No Preference	40	366.47
	Rating Area 2	No Preference	41	373.35
	Rating Area 2	No Preference	42	379.94
	Rating Area 2	No Preference	43	389.12
	Rating Area 2	No Preference	44	400.59
	Rating Area 2	No Preference	45	414.07
	Rating Area 2	No Preference	46	430.13
	Rating Area 2	No Preference	47	448.19
	Rating Area 2	No Preference	48	468.84
	Rating Area 2	No Preference	49	489.20
	Rating Area 2	No Preference	50	512.14
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	Rating Area 2	No Preference	53	584.97
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	Rating Area 2	No Preference	63	846.49
	Rating Area 2	No Preference	64 and over	860.25
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24872PA0030005	Rating Area 3	No Preference	15	278.09
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	Rating Area 3	No Preference	18	304.80
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	Rating Area 3	No Preference	51	622.61
	Rating Area 3	No Preference	52	651.66
	Rating Area 3	No Preference	53	681.03
	Rating Area 3	No Preference	54	712.75
	Rating Area 3	No Preference	55	744.46

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	24872PA0030005	Rating Area 3	No Preference	57	813.57
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	24872PA0030005	Rating Area 3	No Preference	63	985.50
	24872PA0030005	Rating Area 3	No Preference	64 and over	1001.52
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	24872PA0030005	Rating Area 4	No Preference	15	225.27
	24872PA0030005	Rating Area 4	No Preference	16	232.30
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	24872PA0030005	Rating Area 4	No Preference	54	577.37
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	24872PA0030005	Rating Area 4	No Preference	56	630.91
	24872PA0030005	Rating Area 4	No Preference	57	659.04
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	24872PA0030005	Rating Area 4	No Preference	64 and over	811.29
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	24872PA0030005	Rating Area 5	No Preference	16	215.88
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	24872PA0030005	Rating Area 5	No Preference	50	448.86
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	24872PA0030005	Rating Area 5	No Preference	53	512.69
	24872PA0030005	Rating Area 5	No Preference	54	536.57
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	24872PA0030005	Rating Area 5	No Preference	56	586.33
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	24872PA0030005	Rating Area 5	No Preference	63	741.90
	24872PA0030005	Rating Area 5	No Preference	64 and over	753.96

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	24872PA0030005	Rating Area 6	No Preference	17	288.63
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	24872PA0030005	Rating Area 6	No Preference	20	316.36
	24872PA0030005	Rating Area 6	No Preference	21	326.14
	24872PA0030005	Rating Area 6	No Preference	22	326.14
	24872PA0030005	Rating Area 6	No Preference	23	326.14
	24872PA0030005	Rating Area 6	No Preference	24	326.14
	24872PA0030005	Rating Area 6	No Preference	25	327.44
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	24872PA0030005	Rating Area 6	No Preference	27	341.79
	24872PA0030005	Rating Area 6	No Preference	28	354.51
	24872PA0030005	Rating Area 6	No Preference	29	364.95
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	24872PA0030005	Rating Area 6	No Preference	31	378.00
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	24872PA0030005	Rating Area 6	No Preference	34	395.93
	24872PA0030005	Rating Area 6	No Preference	35	398.54
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	24872PA0030005	Rating Area 6	No Preference	37	403.76
	24872PA0030005	Rating Area 6	No Preference	38	406.37
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	24872PA0030005	Rating Area 6	No Preference	40	416.81
	24872PA0030005	Rating Area 6	No Preference	41	424.63
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	24872PA0030005	Rating Area 6	No Preference	43	442.57
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	24872PA0030005	Rating Area 6	No Preference	45	470.95
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	24872PA0030005	Rating Area 6	No Preference	48	533.24
	24872PA0030005	Rating Area 6	No Preference	49	556.39
	24872PA0030005	Rating Area 6	No Preference	50	582.49
	24872PA0030005	Rating Area 6	No Preference	51	608.25
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	24872PA0030005	Rating Area 6	No Preference	53	665.33
	24872PA0030005	Rating Area 6	No Preference	54	696.31
	24872PA0030005	Rating Area 6	No Preference	55	727.29
	24872PA0030005	Rating Area 6	No Preference	56	760.88
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	24872PA0030005	Rating Area 6	No Preference	58	831.00
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	24872PA0030005	Rating Area 6	No Preference	61	916.45
	24872PA0030005	Rating Area 6	No Preference	62	937.00
	24872PA0030005	Rating Area 6	No Preference	63	962.77
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	24872PA0030005	Rating Area 7	No Preference	28	364.37
	24872PA0030005	Rating Area 7	No Preference	29	375.10
	24872PA0030005	Rating Area 7	No Preference	30	380.46
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	24872PA0030005	Rating Area 7	No Preference	33	401.58
	24872PA0030005	Rating Area 7	No Preference	34	406.94
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	24872PA0030005	Rating Area 7	No Preference	39	423.04
	24872PA0030005	Rating Area 7	No Preference	40	428.40
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	24872PA0030005	Rating Area 7	No Preference	44	468.29
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	24872PA0030005	Rating Area 7	No Preference	46	502.82
	24872PA0030005	Rating Area 7	No Preference	47	523.93
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	24872PA0030005	Rating Area 7	No Preference	52	654.33
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	24872PA0030005	Rating Area 7	No Preference	54	715.67
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	24872PA0030005	Rating Area 7	No Preference	56	782.04
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	24872PA0030005	Rating Area 7	No Preference	61	941.94
	24872PA0030005	Rating Area 7	No Preference	62	963.06
	24872PA0030005	Rating Area 7	No Preference	63	989.54
	24872PA0030005	Rating Area 7	No Preference	64 and over	1005.63
	24872PA0030005	Rating Area 8	No Preference	0-14	226.00
	24872PA0030005	Rating Area 8	No Preference	15	246.08
	24872PA0030005	Rating Area 8	No Preference	16	253.77
	24872PA0030005	Rating Area 8	No Preference	17	261.45
	24872PA0030005	Rating Area 8	No Preference	18	269.72
	24872PA0030005	Rating Area 8	No Preference	19	277.99
	24872PA0030005	Rating Area 8	No Preference	20	286.56
	24872PA0030005	Rating Area 8	No Preference	21	295.42
	24872PA0030005	Rating Area 8	No Preference	22	295.42

24872PA0030005	Rating Area 8	No Preference	23	295.42
	Rating Area 8	No Preference	24	295.42
	Rating Area 8	No Preference	25	296.60
	Rating Area 8	No Preference	26	302.51
	Rating Area 8	No Preference	27	309.60
	Rating Area 8	No Preference	28	321.12
	Rating Area 8	No Preference	29	330.57
	Rating Area 8	No Preference	30	335.30
	Rating Area 8	No Preference	31	342.39
	Rating Area 8	No Preference	32	349.48
	Rating Area 8	No Preference	33	353.91
	Rating Area 8	No Preference	34	358.64
	Rating Area 8	No Preference	35	361.00
	Rating Area 8	No Preference	36	363.37
	Rating Area 8	No Preference	37	365.73
	Rating Area 8	No Preference	38	368.09
	Rating Area 8	No Preference	39	372.82
	Rating Area 8	No Preference	40	377.55
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	Rating Area 8	No Preference	42	391.43
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	Rating Area 8	No Preference	48	483.01
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	Rating Area 8	No Preference	51	550.96
	Rating Area 8	No Preference	52	576.66
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	Rating Area 8	No Preference	54	630.72
	Rating Area 8	No Preference	55	658.79
	Rating Area 8	No Preference	56	689.21
	Rating Area 8	No Preference	57	719.94
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	Rating Area 8	No Preference	60	801.77
	Rating Area 8	No Preference	61	830.13
	Rating Area 8	No Preference	62	848.74
	Rating Area 8	No Preference	63	872.08
	Rating Area 8	No Preference	64 and over	886.26
24872PA0030005	Rating Area 9	No Preference	0-14	232.80
24872PA0030005	Rating Area 9	No Preference	15	253.50
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	Rating Area 9	No Preference	17	269.32
	Rating Area 9	No Preference	18	277.84
	Rating Area 9	No Preference	19	286.37
	Rating Area 9	No Preference	20	295.19
	Rating Area 9	No Preference	21	304.32
	Rating Area 9	No Preference	22	304.32
	Rating Area 9	No Preference	23	304.32
	Rating Area 9	No Preference	24	304.32
	Rating Area 9	No Preference	25	305.54
	Rating Area 9	No Preference	26	311.62
	Rating Area 9	No Preference	27	318.93
	Rating Area 9	No Preference	28	330.80
	Rating Area 9	No Preference	29	340.53
	Rating Area 9	No Preference	30	345.40
	Rating Area 9	No Preference	31	352.71
	Rating Area 9	No Preference	32	360.01
	Rating Area 9	No Preference	33	364.58
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	Rating Area 9	No Preference	35	371.88
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	Rating Area 9	No Preference	41	396.22
	Rating Area 9	No Preference	42	403.22
	Rating Area 9	No Preference	43	412.96
	Rating Area 9	No Preference	44	425.14
	Rating Area 9	No Preference	45	439.44
	Rating Area 9	No Preference	46	456.48
	Rating Area 9	No Preference	47	475.65
	Rating Area 9	No Preference	48	497.56
	Rating Area 9	No Preference	49	519.17
	Rating Area 9	No Preference	50	543.52
	Rating Area 9	No Preference	51	567.56
	Rating Area 9	No Preference	52	594.03
	Rating Area 9	No Preference	53	620.81
	Rating Area 9	No Preference	54	649.72
	Rating Area 9	No Preference	55	678.63
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	Rating Area 9	No Preference	57	741.63
	Rating Area 9	No Preference	58	775.41
	Rating Area 9	No Preference	59	792.14
	Rating Area 9	No Preference	60	825.92
	Rating Area 9	No Preference	61	855.14
	Rating Area 9	No Preference	62	874.31
	Rating Area 9	No Preference	63	898.35
	Rating Area 9	No Preference	64 and over	912.96
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	Rating Area 1	No Preference	17	222.44
	Rating Area 1	No Preference	18	229.47
	Rating Area 1	No Preference	19	236.51
	Rating Area 1	No Preference	20	243.80
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	Rating Area 1	No Preference	23	251.34
	Rating Area 1	No Preference	24	251.34
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	24872PA0030006	Rating Area 4	No Preference	63	793.70
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	24872PA0030008	Rating Area 3	No Preference	63	1084.77
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	24872PA0030008	Rating Area 4	No Preference	0-14	227.72
	24872PA0030008	Rating Area 4	No Preference	15	247.96
	24872PA0030008	Rating Area 4	No Preference	16	255.70
	24872PA0030008	Rating Area 4	No Preference	17	263.44
	24872PA0030008	Rating Area 4	No Preference	18	271.77
	24872PA0030008	Rating Area 4	No Preference	19	280.11
	24872PA0030008	Rating Area 4	No Preference	20	288.74
	24872PA0030008	Rating Area 4	No Preference	21	297.67
	24872PA0030008	Rating Area 4	No Preference	22	297.67
	24872PA0030008	Rating Area 4	No Preference	23	297.67
	24872PA0030008	Rating Area 4	No Preference	24	297.67
	24872PA0030008	Rating Area 4	No Preference	25	298.86
	24872PA0030008	Rating Area 4	No Preference	26	304.81
	24872PA0030008	Rating Area 4	No Preference	27	311.96
	24872PA0030008	Rating Area 4	No Preference	28	323.57
	24872PA0030008	Rating Area 4	No Preference	29	333.09
	24872PA0030008	Rating Area 4	No Preference	30	337.86
	24872PA0030008	Rating Area 4	No Preference	31	345.00
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	24872PA0030008	Rating Area 4	No Preference	33	356.61
	24872PA0030008	Rating Area 4	No Preference	34	361.37
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	24872PA0030008	Rating Area 4	No Preference	36	366.13
	24872PA0030008	Rating Area 4	No Preference	37	368.52
	24872PA0030008	Rating Area 4	No Preference	38	370.90
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	24872PA0030008	Rating Area 4	No Preference	41	387.57
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	24872PA0030008	Rating Area 4	No Preference	46	446.51
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	24872PA0030008	Rating Area 4	No Preference	48	486.69
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	24872PA0030008	Rating Area 4	No Preference	53	607.25
	24872PA0030008	Rating Area 4	No Preference	54	635.53
	24872PA0030008	Rating Area 4	No Preference	55	663.80
	24872PA0030008	Rating Area 4	No Preference	56	694.46
	24872PA0030008	Rating Area 4	No Preference	57	725.42
	24872PA0030008	Rating Area 4	No Preference	58	758.46
	24872PA0030008	Rating Area 4	No Preference	59	774.84
	24872PA0030008	Rating Area 4	No Preference	60	807.88
	24872PA0030008	Rating Area 4	No Preference	61	836.45
	24872PA0030008	Rating Area 4	No Preference	62	855.21
	24872PA0030008	Rating Area 4	No Preference	63	878.72
	24872PA0030008	Rating Area 4	No Preference	64 and over	893.01
	24872PA0030008	Rating Area 5	No Preference	0-14	211.63
	24872PA0030008	Rating Area 5	No Preference	15	230.44
	24872PA0030008	Rating Area 5	No Preference	16	237.63
	24872PA0030008	Rating Area 5	No Preference	17	244.83
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	Rating Area 5	No Preference	57	674.17
	Rating Area 5	No Preference	58	704.88
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	Rating Area 5	No Preference	60	750.80
	Rating Area 5	No Preference	61	777.36
	Rating Area 5	No Preference	62	794.79
	Rating Area 5	No Preference	63	816.64
	Rating Area 5	No Preference	64 and over	829.92
24872PA0030008	Rating Area 6	No Preference	0-14	274.64
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	Rating Area 6	No Preference	35	438.70
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	Rating Area 6	No Preference	39	453.06
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	Rating Area 6	No Preference	57	874.88
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	Rating Area 6	No Preference	60	974.33
	Rating Area 6	No Preference	61	1008.79
	Rating Area 6	No Preference	62	1031.41
	Rating Area 6	No Preference	63	1059.77
	Rating Area 6	No Preference	64 and over	1077.00
24872PA0030008	Rating Area 7	No Preference	0-14	282.27
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	Rating Area 7	No Preference	17	326.55
	Rating Area 7	No Preference	18	336.88
	Rating Area 7	No Preference	19	347.21
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	Rating Area 7	No Preference	53	752.72
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	Rating Area 7	No Preference	56	860.83
	Rating Area 7	No Preference	57	899.20
	Rating Area 7	No Preference	58	940.16
	Rating Area 7	No Preference	59	960.45
	Rating Area 7	No Preference	60	1001.41
	Rating Area 7	No Preference	61	1036.83
	Rating Area 7	No Preference	62	1060.08
	Rating Area 7	No Preference	63	1089.23
	Rating Area 7	No Preference	64 and over	1106.94
24872PA0030008	Rating Area 8	No Preference	0-14	248.77
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	Rating Area 8	No Preference	61	913.78
	Rating Area 8	No Preference	62	934.27
	Rating Area 8	No Preference	63	959.96
	Rating Area 8	No Preference	64 and over	975.57
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	Rating Area 9	No Preference	16	287.75
	Rating Area 9	No Preference	17	296.46
	Rating Area 9	No Preference	18	305.84
	Rating Area 9	No Preference	19	315.22
	Rating Area 9	No Preference	20	324.93
	Rating Area 9	No Preference	21	334.98
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	Rating Area 9	No Preference	27	351.06
	Rating Area 9	No Preference	28	364.12
	Rating Area 9	No Preference	29	374.84
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	Rating Area 9	No Preference	32	396.28
	Rating Area 9	No Preference	33	401.31
	Rating Area 9	No Preference	34	406.67
	Rating Area 9	No Preference	35	409.35
	Rating Area 9	No Preference	36	412.03
	Rating Area 9	No Preference	37	414.71

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	24872PA0030008	Rating Area 9	No Preference	40	428.10
	24872PA0030008	Rating Area 9	No Preference	41	436.14
	24872PA0030008	Rating Area 9	No Preference	42	443.85
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	24872PA0030008	Rating Area 9	No Preference	47	523.57
	24872PA0030008	Rating Area 9	No Preference	48	547.69
	24872PA0030008	Rating Area 9	No Preference	49	571.48
	24872PA0030008	Rating Area 9	No Preference	50	598.27
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	24872PA0030008	Rating Area 9	No Preference	52	653.88
	24872PA0030008	Rating Area 9	No Preference	53	683.36
	24872PA0030008	Rating Area 9	No Preference	54	715.18
	24872PA0030008	Rating Area 9	No Preference	55	747.01
	24872PA0030008	Rating Area 9	No Preference	56	781.51
	24872PA0030008	Rating Area 9	No Preference	57	816.35
	24872PA0030008	Rating Area 9	No Preference	58	853.53
	24872PA0030008	Rating Area 9	No Preference	59	871.95
	24872PA0030008	Rating Area 9	No Preference	60	909.14
	24872PA0030008	Rating Area 9	No Preference	61	941.29
	24872PA0030008	Rating Area 9	No Preference	62	962.40
	24872PA0030008	Rating Area 9	No Preference	63	988.86
	24872PA0030008	Rating Area 9	No Preference	64 and over	1004.94
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	24872PA0030009	Rating Area 1	No Preference	26	265.11
	24872PA0030009	Rating Area 1	No Preference	27	271.33
	24872PA0030009	Rating Area 1	No Preference	28	281.42
	24872PA0030009	Rating Area 1	No Preference	29	289.71
	24872PA0030009	Rating Area 1	No Preference	30	293.85
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	24872PA0030009	Rating Area 1	No Preference	38	322.59
	24872PA0030009	Rating Area 1	No Preference	39	326.73
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	24872PA0030009	Rating Area 1	No Preference	42	343.04
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	24872PA0030009	Rating Area 2	No Preference	23	293.68
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	24872PA0030009	Rating Area 2	No Preference	25	294.85
	24872PA0030009	Rating Area 2	No Preference	26	300.73
	24872PA0030009	Rating Area 2	No Preference	27	307.78
	24872PA0030009	Rating Area 2	No Preference	28	319.23
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	24872PA0030009	Rating Area 2	No Preference	33	351.83
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	24872PA0030009	Rating Area 2	No Preference	49	501.02
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	24872PA0030009	Rating Area 2	No Preference	62	843.74
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	24872PA0030009	Rating Area 3	No Preference	16	293.70
	24872PA0030009	Rating Area 3	No Preference	17	302.59
	24872PA0030009	Rating Area 3	No Preference	18	312.16
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	24872PA0030009	Rating Area 3	No Preference	23	341.91
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	24872PA0030009	Rating Area 3	No Preference	25	343.28
	24872PA0030009	Rating Area 3	No Preference	26	350.12
	24872PA0030009	Rating Area 3	No Preference	27	358.32
	24872PA0030009	Rating Area 3	No Preference	28	371.66
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	24872PA0030009	Rating Area 9	No Preference	58	794.16
	24872PA0030009	Rating Area 9	No Preference	59	811.30
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	24872PA0030009	Rating Area 9	No Preference	62	895.46
	24872PA0030009	Rating Area 9	No Preference	63	920.08
	24872PA0030009	Rating Area 9	No Preference	64 and over	935.04

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*	24872			
Rate Effective Date*	10/1/2021			
Rate Expiration Date*	12/31/2021			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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	24872PA0030001	Rating Area 1	No Preference	19230.69
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	24872PA0030001	Rating Area 1	No Preference	23245.15
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	24872PA0030003	Rating Area 4	No Preference	62	1035.00
	24872PA0030003	Rating Area 4	No Preference	63	1063.46
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	24872PA0030005	Rating Area 1	No Preference	24	258.12
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	24872PA0030005	Rating Area 1	No Preference	33	309.23
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	Rating Area 1	No Preference	50	461.00
	Rating Area 1	No Preference	51	481.39
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	Rating Area 1	No Preference	53	526.56
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	Rating Area 1	No Preference	55	575.61
	Rating Area 1	No Preference	56	602.19
	Rating Area 1	No Preference	57	629.04
	Rating Area 1	No Preference	58	657.69
	Rating Area 1	No Preference	59	671.89
	Rating Area 1	No Preference	60	700.54
	Rating Area 1	No Preference	61	725.32
	Rating Area 1	No Preference	62	741.58
	Rating Area 1	No Preference	63	761.97
	Rating Area 1	No Preference	64 and over	774.36
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	Rating Area 2	No Preference	17	259.13
	Rating Area 2	No Preference	18	267.33
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	Rating Area 2	No Preference	62	841.21
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	24872PA0030005	Rating Area 3	No Preference	64 and over	1022.64
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	24872PA0030005	Rating Area 5	No Preference	62	737.27
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	24872PA0030008	Rating Area 3	No Preference	63	1107.65
	24872PA0030008	Rating Area 3	No Preference	64 and over	1125.66
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	Rating Area 6	No Preference	62	1053.16
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	24872PA0030009	Rating Area 2	No Preference	34	364.05
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	24872PA0030009	Rating Area 2	No Preference	37	371.25
	24872PA0030009	Rating Area 2	No Preference	38	373.65
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	24872PA0030009	Rating Area 2	No Preference	40	383.25
	24872PA0030009	Rating Area 2	No Preference	41	390.44
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	24872PA0030009	Rating Area 9	No Preference	38	396.54
	24872PA0030009	Rating Area 9	No Preference	39	401.63
	24872PA0030009	Rating Area 9	No Preference	40	406.72
	24872PA0030009	Rating Area 9	No Preference	41	414.36
	24872PA0030009	Rating Area 9	No Preference	42	421.68
	24872PA0030009	Rating Area 9	No Preference	43	431.87
	24872PA0030009	Rating Area 9	No Preference	44	444.60
	24872PA0030009	Rating Area 9	No Preference	45	459.55
	24872PA0030009	Rating Area 9	No Preference	46	477.38
	24872PA0030009	Rating Area 9	No Preference	47	497.42
	24872PA0030009	Rating Area 9	No Preference	48	520.34
	24872PA0030009	Rating Area 9	No Preference	49	542.93
	24872PA0030009	Rating Area 9	No Preference	50	568.39
	24872PA0030009	Rating Area 9	No Preference	51	593.54
	24872PA0030009	Rating Area 9	No Preference	52	621.22
	24872PA0030009	Rating Area 9	No Preference	53	649.23
	24872PA0030009	Rating Area 9	No Preference	54	679.46
	24872PA0030009	Rating Area 9	No Preference	55	709.70
	24872PA0030009	Rating Area 9	No Preference	56	742.48
	24872PA0030009	Rating Area 9	No Preference	57	775.58
	24872PA0030009	Rating Area 9	No Preference	58	810.90
	24872PA0030009	Rating Area 9	No Preference	59	828.40
	24872PA0030009	Rating Area 9	No Preference	60	863.73
	24872PA0030009	Rating Area 9	No Preference	61	894.28
	24872PA0030009	Rating Area 9	No Preference	62	914.33
	24872PA0030009	Rating Area 9	No Preference	63	939.47
	24872PA0030009	Rating Area 9	No Preference	64 and over	954.75

2-50 Rating Factors

START RATES

Medical Product	Base Rate January 1, 2021
HMO	\$767.76

Age Rating: Member Rating using HHS Proposed Age Factors

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

EFFECTIVE DATE ADJUSTMENTS (TREND) - EPA = regions 556, 557, & 558

Effective Date	IND Med	PPO Med	EPO Med	IND Rx	PPO Rx	EPO R/x
Jan-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Mar-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Apr-21	1.0210	1.0210	1.0210	1.0210	1.0210	1.0210
May-21	1.0210	1.0210	1.0210	1.0210	1.0210	1.0210
Jun-21	1.0210	1.0210	1.0210	1.0210	1.0210	1.0210
Jul-21	1.0430	1.0430	1.0430	1.0430	1.0430	1.0430
Aug-21	1.0430	1.0430	1.0430	1.0430	1.0430	1.0430
Sep-21	1.0430	1.0430	1.0430	1.0430	1.0430	1.0430
Oct-21	1.0650	1.0650	1.0650	1.0650	1.0650	1.0650
Nov-21	1.0650	1.0650	1.0650	1.0650	1.0650	1.0650
Dec-21	1.0650	1.0650	1.0650	1.0650	1.0650	1.0650

EFFECTIVE DATE ADJUSTMENTS (TREND) - WPA = regions 560, 561, & 562

Effective Date	IND Med	PPO Med	EPO Med	IND Rx	PPO Rx	EPO R/x
Jan-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Mar-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Apr-21	1.0210	1.0210	1.0210	1.0210	1.0210	1.0210
May-21	1.0210	1.0210	1.0210	1.0210	1.0210	1.0210
Jun-21	1.0210	1.0210	1.0210	1.0210	1.0210	1.0210
Jul-21	1.0430	1.0430	1.0430	1.0430	1.0430	1.0430
Aug-21	1.0430	1.0430	1.0430	1.0430	1.0430	1.0430
Sep-21	1.0430	1.0430	1.0430	1.0430	1.0430	1.0430
Oct-21	1.0650	1.0650	1.0650	1.0650	1.0650	1.0650
Nov-21	1.0650	1.0650	1.0650	1.0650	1.0650	1.0650
Dec-21	1.0650	1.0650	1.0650	1.0650	1.0650	1.0650

AREA FACTORS		
Rating Area	County	Area Factor
Rating Area 1	Erie	0.7554
Rating Area 1	Crawford	0.7554
Rating Area 1	Mercer	0.7554
Rating Area 1	Venango	0.7554
Rating Area 1	Clarion	0.7554
Rating Area 1	Forest	0.7554
Rating Area 1	Warren	0.7554
Rating Area 1	McKean	0.7554
Rating Area 2	Elk	0.8569
Rating Area 2	Cameron	0.8569
Rating Area 2	Potter	0.8569
Rating Area 3	Clinton	0.9976
Rating Area 3	Lycoming	0.9976
Rating Area 3	Sullivan	0.9976
Rating Area 3	Bradford	0.9976
Rating Area 3	Susquehanna	0.9976
Rating Area 3	Wyoming	0.9976
Rating Area 3	Lackawanna	0.9976
Rating Area 3	Wayne	0.9976
Rating Area 3	Pike	0.9976
Rating Area 3	Monroe	0.9976
Rating Area 3	Carbon	0.9976
Rating Area 3	Luzerne	0.9976
Rating Area 4	Lawrence	0.8081
Rating Area 4	Beaver	0.8081
Rating Area 4	Washington	0.8081
Rating Area 4	Greene	0.8081
Rating Area 4	Butler	0.8081
Rating Area 4	Allegheny	0.8081
Rating Area 4	Westmoreland	0.8081
Rating Area 4	Armstrong	0.8081
Rating Area 4	Indiana	0.8081
Rating Area 4	Fayette	0.8081
Rating Area 5	Jefferson	0.7510
Rating Area 5	Clearfield	0.7510
Rating Area 5	Cambria	0.7510
Rating Area 5	Somerset	0.7510
Rating Area 5	Bedford	0.7510
Rating Area 5	Blair	0.7510
Rating Area 5	Huntingdon	0.7510
Rating Area 6	Centre	0.9746
Rating Area 6	Mifflin	0.9746
Rating Area 6	Snyder	0.9746
Rating Area 6	Northumberland	0.9746
Rating Area 6	Columbia	0.9746
Rating Area 6	Schuylkill	0.9746
Rating Area 6	Lehigh	0.9746
Rating Area 6	Northampton	0.9746
Rating Area 7	Adams	1.0017
Rating Area 7	York	1.0017
Rating Area 7	Lancaster	1.0017
Rating Area 7	Berks	1.0017
Rating Area 8	Chester	0.8828
Rating Area 8	Delaware	0.8828
Rating Area 8	Montgomery	0.8828
Rating Area 8	Bucks	0.8828
Rating Area 8	Philadelphia	0.8828
Rating Area 9	Fulton	0.9094
Rating Area 9	Franklin	0.9094
Rating Area 9	Cumberland	0.9094
Rating Area 9	Perry	0.9094
Rating Area 9	Juniata	0.9094
Rating Area 9	Dauphin	0.9094

Pennsylvania Small Group - UHCPA - 2021 Portfolio

	Plan Name					In-Network					Out-of-Network				
			Metal		Act'l	Deductible			OOP Maximum		Deductible		OOP Maximum		
Product	Medical	Rx	Level	SCID	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family
HMO	CD-3Z	E83L	Bronze	24872PA0030001	64.9%	\$6,850	\$13,700	0%	\$6,850	\$13,700					
HMO	CD-32	F53L	Gold	24872PA0030002	76.9%	\$1,500	\$3,000	20%	\$8,550	\$17,100					
HMO	CD-33	F53L	Gold	24872PA0030003	78.2%	\$1,000	\$2,000	0%	\$8,550	\$17,100					
HMO	CD-34	F53L	Gold	24872PA0030004	77.3%	\$0	N/A	0%	\$8,550	\$17,100					
HMO	CD-35	F53L	Silver	24872PA0030005	70.5%	\$3,500	\$7,000	20%	\$8,550	\$17,100					
HMO	CD-36	F53L	Silver	24872PA0030006	66.8%	\$5,500	\$11,000	0%	\$8,550	\$17,100					
HMO	CD-37	F53L	Silver	24872PA0030007	68.3%	\$2,500	\$5,000	0%	\$7,000	\$14,000					
HMO	CD-38	F53L	Silver	24872PA0030008	69.7%	\$3,000	\$6,000	0%	\$8,550	\$17,100					
HMO	CD-39	F53L	Silver	24872PA0030009	66.1%	\$3,750	\$7,500	0%	\$7,000	\$14,000					

Physician		Emergency		Hospital			Medical	Rx					
PCP	SPEC	UC	ER	OP Surgery			Deduct.	Deduct.					
				Free-St.	Hospital	IP	Type	Type	Deduct.	Tier 1	Tier 2	Tier 3	Tier 4
							Emb	Comb					
\$30	\$60	\$60	50%				Emb	Sep	\$15	\$60	#####		\$500
\$30	\$60	\$60	50%				Emb	Sep	\$15	\$60	#####		\$500
\$30	\$60	\$60	50%	\$350	\$750	\$300	Emb	Sep	\$15	\$60	#####		\$500
\$40	\$80	\$60	50%				Emb	Sep	\$15	\$60	#####		\$500
\$50	\$100	\$60	50%	\$1,000	\$1,500	\$1,300	Emb	Sep	\$15	\$60	#####		\$500
\$30	\$60	\$60	50%	\$250	\$500	\$750	Ded NonEmb/OOPM Emb	Comb	\$15	\$60	#####		\$500
\$40	\$80	\$60	50%	\$500	\$750	\$1,300	Emb	Sep	\$15	\$60	#####		\$500
\$30	\$60	\$60	50%	\$250	\$500	\$750	Ded NonEmb/OOPM Emb	Comb	\$15	\$60	#####		\$500

Plan Relativity Factors			
<u>HMO</u>			
	Medical Code	Rx Code	Total Relativity
	CD-3Z	E83L	0.3969
	CD-32	F53L	0.4669
	CD-33	F53L	0.5452
	CD-34	F53L	0.6175
	CD-35	F53L	0.4179
	CD-36	F53L	0.4155
	CD-37	F53L	0.4810
	CD-38	F53L	0.4600
	CD-39	F53L	0.4280

Rate Calculation

<u>Step</u>	<u>Rating Variable</u>	<u>Sample Attributes</u>	<u>Sample Values</u>
A	Base Rate	Network 556 HMO	\$767.76
B	Area Adjustment	Adams County (Rating Area 7)	1.0017
C		Area Adjusted Base Rate (A x B)	\$769.07
D	EDA	January 2021 Effective Date	1.000
E	Benefit Relativity	CD3Z-E83L	0.3969
F	Subtotal of Med & Rx Benefit Adjustment (C x D x E)		\$305.24
G	Age/Gender Factors		

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

H Rates

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
0-14	\$233.51	31	\$353.77	48	\$499.07
15	\$254.26	32	\$361.10	49	\$520.74
16	\$262.20	33	\$365.68	50	\$545.16
17	\$270.14	34	\$370.56	51	\$569.27
18	\$278.68	35	\$373.00	52	\$595.83
19	\$287.23	36	\$375.45	53	\$622.69
20	\$296.08	37	\$377.89	54	\$651.69
21	\$305.24	38	\$380.33	55	\$680.69
22	\$305.24	39	\$385.21	56	\$712.12
23	\$305.24	40	\$390.10	57	\$743.87
24	\$305.24	41	\$397.42	58	\$777.75
25	\$306.46	42	\$404.44	59	\$794.54
26	\$312.57	43	\$414.21	60	\$828.42
27	\$319.89	44	\$426.42	61	\$857.72
28	\$331.80	45	\$440.77	62	\$876.95
29	\$341.56	46	\$457.86	63	\$901.07
30	\$346.45	47	\$477.09	64 & older	\$915.72

Pennsylvania Small Group - New Plans - UHCPANew 2021 Benefit Plans

SCID	Product	Metal Level	Plan Name	
			Medical	Rx
24872PA0030001	HMO	Bronze	CD3Z	E83L
24872PA0030002	HMO	Gold	CD32	F53L
24872PA0030003	HMO	Gold	CD33	F53L
24872PA0030004	HMO	Gold	CD34	F53L
24872PA0030005	HMO	Silver	CD35	F53L
24872PA0030006	HMO	Silver	CD36	F53L
24872PA0030007	HMO	Silver	CD37	F53L
24872PA0030008	HMO	Silver	CD38	F53L
24872PA0030009	HMO	Silver	CD39	F53L

Terminated 2020 Benefit Plans

SCID	Product	Metal Level	Plan Name	
			Medical	Rx
24872PA0020001	HMO	Bronze	BRA6	910V
24872PA0020008	HMO	Gold	BRA7	B54V
24872PA0020009	HMO	Gold	BRA8	B54V
24872PA0020010	HMO	Silver	BRA9	B54V
24872PA0020011	HMO	Silver	BRBA	B54V
24872PA0020012	HMO	Silver	BRBB	B54V
24872PA0020013	HMO	Silver	BRBC	B54V
24872PA0020014	HMO	Gold	BRBD	B54V
24872PA0020015	HMO	Silver	BRBE	B54V

Healthcare Economics

PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT APRIL 2020 RATE FILING SUPPORT

PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT									
	Notes:	<u>Inpatient</u>	<u>Outpatient</u>	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	<u>Total Medical</u>	<u>Retail Pharmacy</u>	<u>Weighted Aggregate</u>
Component Summary									
Utilization / Service Mix	[1] , [2]	1.1%	5.0%	3.2%	0.1%	0.0%	3.0%	5.6%	3.5%
Unit Cost	[3]	4.6%	4.6%	2.3%	2.8%	4.4%	3.9%	4.8%	4.0%
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Benefit Leveraging	[4]	0.1%	1.4%	1.2%	0.7%	0.0%	0.9%	1.4%	1.0%
<u>Margin</u>		<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
Total Proposed Pricing Trend	[6]	5.8%	11.3%	6.8%	3.6%	4.4%	8.0%	12.2%	8.7%
Service Weight - Pennsylvania		23.4%	31.3%	21.2%	4.4%	2.5%	82.9%	17.1%	100.0%

Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intensity of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Exhibit - Age Curve Calibration

State: PA || Market Segment: Small Group

Company: UnitedHealthcare of Pennsylvania, Inc. || HIOS Issuer ID: 24872

Proposed Effective Date: 1/1/2021

Age	Proposed Factor	Membership Distribution	Age	Proposed Factor	Membership Distribution
0	0.7650	0.95%	33	1.1980	1.79%
1	0.7650	1.14%	34	1.2140	1.82%
2	0.7650	0.62%	35	1.2220	2.11%
3	0.7650	1.11%	36	1.2300	1.24%
4	0.7650	0.54%	37	1.2380	1.31%
5	0.7650	0.67%	38	1.2460	1.40%
6	0.7650	0.58%	39	1.2620	2.24%
7	0.7650	0.22%	40	1.2780	1.78%
8	0.7650	0.61%	41	1.3020	1.32%
9	0.7650	0.68%	42	1.3250	0.84%
10	0.7650	0.56%	43	1.3570	1.71%
11	0.7650	1.18%	44	1.3970	0.85%
12	0.7650	1.25%	45	1.4440	2.41%
13	0.7650	0.47%	46	1.5000	1.38%
14	0.7650	0.84%	47	1.5630	1.72%
15	0.8330	0.88%	48	1.6350	2.04%
16	0.8590	0.67%	49	1.7060	2.26%
17	0.8850	0.81%	50	1.7860	1.48%
18	0.9130	1.07%	51	1.8650	1.71%
19	0.9410	0.93%	52	1.9520	1.66%
20	0.9700	0.95%	53	2.0400	2.49%
21	1.0000	0.66%	54	2.1350	2.07%
22	1.0000	1.97%	55	2.2300	1.38%
23	1.0000	1.46%	56	2.3330	2.37%
24	1.0000	1.20%	57	2.4370	1.86%
25	1.0040	2.14%	58	2.5480	2.02%
26	1.0240	2.32%	59	2.6030	2.58%
27	1.0480	2.42%	60	2.7140	1.24%
28	1.0870	2.41%	61	2.8100	1.31%
29	1.1190	3.11%	62	2.8730	2.32%
30	1.1350	3.26%	63	2.9520	1.68%
31	1.1590	2.45%	64+	3.0000	1.68%
32	1.1830	3.55%			
Weighted Average Factor	1.4866				

Exhibit - Geographic Factor Calibration

State: PA || Market Segment: Small Group

Company: UnitedHealthcare of Pennsylvania, Inc. || HIOS Issuer ID: 24872

Proposed Effective Date: 1/1/2021

Rating Area	Current Factor	Membership Distribution
1	0.7554	2.2%
2	0.8569	0.0%
3	0.9976	2.8%
4	0.8081	26.0%
5	0.7510	0.9%
6	0.9746	6.1%
7	1.0017	6.5%
8	0.8828	47.9%
9	0.9094	7.6%
Weighted Average Factor	0.8780	

Single Risk Pool Adjustment Factors

Legal Entity (Credibility: 2.48%)

Other Adjustment	
Catastrophic Claim Adjustment	0.060
Trend (24 vs 25 months)	0.006
Balancing Item	0.008
TOTAL Other Adj't	1.075

Site Specific Cat Claim Level	\$0.00
Expected Cat Claims, PMPM	\$22.43
Net Cat Claim Override	60%
Cat Claim Adjustment	\$13.46
Total Experience Period Claim Cost, PMPM	\$223.21
Catastrophic Claim Adjustment	0.060

Trend to Rating Period

Annualized Unit Cost Trend	3.98%
Annualized Utilization Trend	3.88%
Trended to 25 months	1.174
Annualized Cost Trend Year 1	4.00%
Annualized Utilization Trend Year 1	3.90%
Annualized Cost Trend Year 2	4.00%
Annualized Utilization Trend Year 2	3.90%
Trended to 24 months	1.168
Trend (24 vs 25 months)	0.006

Credibility Manual (Credibility: 97.52%)

Other Adjustment	
Catastrophic Claim Adjustment	0.015
Trend (24 vs 25 months)	0.006
Balancing Item	0.008
TOTAL Other Adj't	1.029

Site Specific Cat Claim Level	\$26.77
Expected Cat Claims, PMPM	\$36.21
Net Cat Claim Override	60%
Cat Claim Adjustment	\$5.66
Total Experience Period Claim Cost, PMPM	\$387.16
Catastrophic Claim Adjustment	0.015

Trend to Rating Period

Annualized Unit Cost Trend	3.98%
Annualized Utilization Trend	3.88%
Trended to 25 months	1.174
Annualized Cost Trend Year 1	4.00%
Annualized Utilization Trend Year 1	3.90%
Annualized Cost Trend Year 2	4.00%
Annualized Utilization Trend Year 2	3.90%
Trended to 24 months	1.168
Trend (24 vs 25 months)	0.006

2021 AV Pricing Value Calculation

0.971849373

Table 10
Column K Column L

0.4805			Actuarial value and cost-sharing design of the plans			0.679		1.029	0.972	1.000		14,712	0.679		1.000
HIOS ID	MAIR	Relativity	Leveraging	Paid-to-Allowed Adjustment	Cost Sharing (relative to average)	Total (AV)	PID Formula	Normalize Factor	PID Formula x Normalize Factor	Projected Membership	Metal Level		Pricing AV (company-determined AV)	Benefit Richness (induced demand)	
24872PA0030002	608.55	0.4720	1.000	0.679	0.982	0.667	1.018	0.972	0.989	2371	Gold		0.667	0.989	
24872PA0030003	608.55	0.5324	1.000	0.679	1.108	0.752	1.054	0.972	1.024	2370	Gold		0.752	1.024	
24872PA0030004	608.55	0.5812	1.000	0.679	1.210	0.821	1.093	0.972	1.062	2370	Gold		0.821	1.062	
24872PA0030009	608.55	0.4385	1.000	0.679	0.913	0.620	1.004	0.972	0.976	998	Silver		0.620	0.976	
24872PA0030005	608.55	0.4294	1.000	0.679	0.894	0.607	1.001	0.972	0.973	998	Silver		0.607	0.973	
24872PA0030006	608.55	0.4272	1.000	0.679	0.889	0.604	1.001	0.972	0.973	998	Silver		0.604	0.973	
24872PA0030007	608.55	0.4835	1.000	0.679	1.006	0.683	1.024	0.972	0.995	998	Silver		0.683	0.995	
24872PA0030008	608.55	0.4662	1.000	0.679	0.970	0.659	1.015	0.972	0.987	998	Silver		0.659	0.987	
24872PA0030001	608.55	0.4099	1.000	0.679	0.853	0.579	0.996	0.972	0.968	2611	Bronze		0.579	0.968	

Plan Adjusted Index Rate (PAIR) Exhibit

Market: Pennsylvania Small Group
License: UnitedHealthcare of Pennsylvania, Inc.

	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Bronze
	UHCPA	UHCPA	UHCPA	UHCPA	UHCPA	UHCPA	UHCPA	UHCPA	UHCPA
Plan Name	CD-32	CD-33	CD-34	CD-39	CD-35	CD-36	CD-37	CD-38	CD-3Z
2021 Effective Date	1Q21	1Q21	1Q21	1Q21	1Q21	1Q21	1Q21	1Q21	1Q21
Index Rate	\$571.65	\$571.65	\$571.65	\$571.65	\$571.65	\$571.65	\$571.65	\$571.65	\$571.65
Risk Adjustment	-6.45%	-6.45%	-6.45%	-6.45%	-6.45%	-6.45%	-6.45%	-6.45%	-6.45%
Reinsurance Assessment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Market Adjusted Index Rate	\$608.55	\$608.55	\$608.55	\$608.55	\$608.55	\$608.55	\$608.55	\$608.55	\$608.55
Provider Network Savings	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Benefit Extra EHB	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Actuarial Value and Cost Sharing	0.667	0.752	0.821	0.620	0.607	0.604	0.683	0.659	0.579
Benefit Richness (Induced Demand)	0.989	1.024	1.062	0.976	0.973	0.973	0.995	0.987	0.968
Distribution And Administrative cost	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
Plan Adjusted Index Rate	\$467.87	\$546.30	\$618.76	\$428.86	\$418.75	\$416.33	\$481.95	\$460.90	\$397.68
Calibration									
Age Factor Calibration	1.4866	1.4866	1.4866	1.4866	1.4866	1.4866	1.4866	1.4866	1.4866
Area Factor Calibration	0.8779	0.8779	0.8779	0.8779	0.8779	0.8779	0.8779	0.8779	0.8779
Tobacco Factor Calibration	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Calibrated PAIR without Normalization	\$358.48	\$418.57	\$474.10	\$328.60	\$320.85	\$318.99	\$369.27	\$353.15	\$304.71
Trend Normalization									
Calibrated Plan Adjusted Index Rate	\$358.48	\$418.57	\$474.10	\$328.60	\$320.85	\$318.99	\$369.27	\$353.15	\$304.71
Consumer Adjusted Prem Rates - Area 1 (Age 21)	\$270.79	\$316.19	\$358.13	\$248.22	\$242.37	\$240.97	\$278.95	\$266.77	\$230.18
Consumer Adjusted Prem Rates - Area 2 (Age 21)	\$307.18	\$358.68	\$406.25	\$281.58	\$274.93	\$273.35	\$316.43	\$302.61	\$261.10
Consumer Adjusted Prem Rates - Area 3 (Age 21)	\$357.62	\$417.57	\$472.96	\$327.81	\$320.08	\$318.23	\$368.38	\$352.30	\$303.98
Consumer Adjusted Prem Rates - Area 4 (Age 21)	\$289.69	\$338.25	\$383.12	\$265.54	\$259.28	\$257.78	\$298.41	\$285.38	\$246.23
Consumer Adjusted Prem Rates - Area 5 (Age 21)	\$269.22	\$314.35	\$356.05	\$246.78	\$240.95	\$239.56	\$277.32	\$265.21	\$228.83
Consumer Adjusted Prem Rates - Area 6 (Age 21)	\$349.37	\$407.94	\$462.06	\$320.25	\$312.70	\$310.89	\$359.89	\$344.18	\$296.97
Consumer Adjusted Prem Rates - Area 7 (Age 21)	\$359.09	\$419.29	\$474.90	\$329.16	\$321.39	\$319.54	\$369.90	\$353.75	\$305.22
Consumer Adjusted Prem Rates - Area 8 (Age 21)	\$316.47	\$369.52	\$418.53	\$290.09	\$283.24	\$281.61	\$325.99	\$311.76	\$269.00
Consumer Adjusted Prem Rates - Area 9 (Age 21)	\$326.00	\$380.65	\$431.14	\$298.83	\$291.78	\$290.09	\$335.81	\$321.15	\$277.10
Rate Tables Template Rates - Area 1 (Age 21)	\$270.79	\$316.20	\$358.13	\$248.23	\$242.37	\$240.98	\$278.97	\$266.79	\$230.19
Rate Tables Template Rates - Area 2 (Age 21)	\$307.17	\$358.68	\$406.25	\$281.58	\$274.93	\$273.35	\$316.45	\$302.63	\$261.12
Rate Tables Template Rates - Area 3 (Age 21)	\$357.61	\$417.58	\$472.96	\$327.81	\$320.08	\$318.24	\$368.41	\$352.32	\$303.99
Rate Tables Template Rates - Area 4 (Age 21)	\$289.68	\$338.26	\$383.12	\$265.54	\$259.28	\$257.79	\$298.43	\$285.40	\$246.25
Rate Tables Template Rates - Area 5 (Age 21)	\$269.21	\$314.36	\$356.04	\$246.78	\$240.96	\$239.57	\$277.34	\$265.23	\$228.85
Rate Tables Template Rates - Area 6 (Age 21)	\$349.36	\$407.95	\$462.05	\$320.26	\$312.70	\$310.90	\$359.91	\$344.20	\$296.98
Rate Tables Template Rates - Area 7 (Age 21)	\$359.08	\$419.30	\$474.90	\$329.16	\$321.39	\$319.55	\$369.92	\$353.77	\$305.24
Rate Tables Template Rates - Area 8 (Age 21)	\$316.46	\$369.53	\$418.53	\$290.09	\$283.24	\$281.62	\$326.01	\$311.78	\$269.01
Rate Tables Template Rates - Area 9 (Age 21)	\$325.99	\$380.66	\$431.14	\$298.83	\$291.78	\$290.10	\$335.83	\$321.17	\$277.12

Plan Revenue Neutrality Calculation

Group:	PA 2-50
Effective Date:	1/1/2021

Avg Rel	Avg Rel	Rev
0.5794	0.6175	Neutrality
		-6.2%

License	Product	Medical Plan Code	Rx Plan Code	Integrated Rx?	Membersh ip	Current Combined Med+Rx Plan Rel	Resloped Combined Med+Rx Plan Rel	New Model Difference
UHC	EPO	BI-C2	914	N	277	0.5276	0.5676	7.6%
UHC	POS	BI-C3	914	N	236	0.5361	0.5764	7.5%
UHC	EPO	BI-C4	911	Y	1,631	0.6311	0.6817	8.0%
UHC	POS	BI-C5	911	Y	3,231	0.6400	0.6909	8.0%
UHC	EPO	BI-C6	911	Y	147	0.6583	0.7072	7.4%
UHC	POS	BI-C7	911	Y	190	0.6677	0.7170	7.4%
UHC	EPO	BI-C8	911	Y	5,799	0.5129	0.5702	11.2%
UHC	POS	BI-C9	911	Y	9,546	0.5220	0.5796	11.0%
UHC	POS	BI-CY	911	N	15,396	0.6154	0.6458	4.9%
UHC	EPO	BI-CZ	911	N	7,369	0.6056	0.6357	5.0%
UHC	EPO	BI-D2	914	N	292	0.4287	0.4776	11.4%
UHC	POS	BI-D3	911	N	15,062	0.5474	0.5877	7.3%
UHC	POS	BI-D4	912	N	13,830	0.4927	0.5397	9.5%
UHC	EPO	BI-D5	912	N	4,727	0.4834	0.5302	9.7%
UHC	POS	BI-D6	912	N	11,876	0.5297	0.5727	8.1%
UHC	EPO	BI-D7	912	N	7,661	0.5201	0.5628	8.2%
UHC	POS	BI-D8	916	N	17,611	0.7213	0.7491	3.8%
UHC	EPO	BI-D9	916	N	5,208	0.7115	0.7389	3.9%
UHC	EPO	BI-DA	913	N	6,523	0.4417	0.4836	9.5%
UHC	POS	BI-DB	913	N	10,330	0.4500	0.4922	9.4%
UHC	EPO	BI-DC	911	Y	53	0.5201	0.5804	11.6%
UHC	POS	BI-DD	911	Y	26	0.5296	0.5903	11.5%
UHC	EPO	BI-DE	911	Y	281	0.4893	0.5463	11.6%
UHC	POS	BI-DF	911	Y	1,263	0.4980	0.5553	11.5%
UHC	EPO	BI-DG	914	N	710	0.4423	0.4870	10.1%
UHC	POS	BI-DH	914	N	452	0.4495	0.4945	10.0%
UHC	EPO	BI-DI	911	Y	1,046	0.4092	0.4597	12.3%
UHC	POS	BI-DJ	911	Y	3,002	0.4163	0.4670	12.2%
UHC	EPO	BI-DK	913	N	1,979	0.3868	0.4344	12.3%
UHC	EPO	BI-DL	575	Y	8,034	0.3905	0.4420	13.2%
UHC	POS	BI-DM	916	N	5,898	0.7596	0.7786	2.5%
UHC	EPO	BI-DN	916	N	691	0.7493	0.7681	2.5%
UHC	HMO	BI-DO	910V	Y	1,508	0.3634	0.4124	13.5%
UHC	HMO	BI-DP	512V	N	1,585	0.4405	0.4849	10.1%
UHC	HMO	BI-DQ	512V	N	2,518	0.5295	0.5640	6.5%
UHC	HMO	BI-DR	512V	N	2,241	0.3908	0.4371	11.8%
UHC	HMO	BI-DS	512V	N	282	0.3914	0.4387	12.1%
UHC	HMO	BI-DT	512V	Y	356	0.4592	0.5133	11.8%
UHC	POS	BI-DV	915	N	349	0.5444	0.5842	7.3%
UHC	EPO	BI-DW	915	N	46	0.5351	0.5747	7.4%
UHC	POS	BI-DX	915	N	411	0.5148	0.5602	8.8%
UHC	EPO	BI-DY	915	N	194	0.5055	0.5506	8.9%
UHC	POS	BI-DZ	914	N	318	0.4359	0.4851	11.3%
UHC	POS	BI-EA	911	N	1,828	0.4535	0.5004	10.3%
UHC	EPO	BI-EB	911	N	949	0.4455	0.4921	10.5%
UHC	POS	BI-EC	911	N	26	0.4342	0.4838	11.4%
UHC	EPO	BI-ED	911	N	227	0.4262	0.4756	11.6%
UHC	EPO	BI-EE	911	N	3,679	0.5313	0.5714	7.6%
UHC	EPO	BI-EF	917	N	2,639	0.7573	0.7737	2.2%
UHC	POS	BI-EG	917	N	23,759	0.7681	0.7848	2.2%
UHC	POS	BI-EH	911	Y	6,920	0.5783	0.6363	10.0%
UHC	EPO	BI-EI	911	Y	2,054	0.5669	0.6246	10.2%
UHC	POS	AU-A2	603	N	5	0.5472	0.5851	6.9%
UHC	POS	AU-A4	ZU	N	6,882	0.6681	0.7039	5.4%
UHC	EPO	AU-A5	602	Y	1,744	0.5809	0.6380	9.8%
UHC	POS	AU-A6	602	Y	4,496	0.5930	0.6504	9.7%
UHC	EPO	AU-A7	YM	N	2,820	0.7416	0.7604	2.5%
UHC	POS	AU-A8	YM	N	12,122	0.7532	0.7722	2.5%
UHC	EPO	AU-A9	YM	N	851	0.7173	0.7405	3.2%
UHC	EPO	AU-AA	605	N	2,876	0.4540	0.4965	9.4%
UHC	POS	AU-AB	605	N	6,786	0.4633	0.5061	9.2%
UHC	EPO	AU-AC	602	Y	3,535	0.5201	0.5781	11.1%
UHC	POS	AU-AD	602	Y	5,479	0.5294	0.5876	11.0%
UHC	EPO	AU-AE	602	Y	1,398	0.4954	0.5494	10.9%
UHC	POS	AU-AF	602	Y	3,294	0.5063	0.5606	10.7%
UHC	EPO	AU-AG	575	Y	4,459	0.3915	0.4429	13.1%
UHC	POS	AU-AH	602	N	16,622	0.5755	0.6056	5.2%
UHC	EPO	AU-AI	602	N	6,419	0.5647	0.5945	5.3%
UHC	EPO	AU-AJ	602	N	573	0.4669	0.5130	9.9%
UHC	POS	AU-AK	602	N	164	0.4761	0.5224	9.7%
UHC	EPO	AU-AL	602	Y	811	0.6395	0.6896	7.8%
UHC	POS	AU-AM	602	Y	2,680	0.6484	0.6988	7.8%
UHC	POS	AU-AO	ZU	N	6,238	0.7429	0.7555	1.7%
UHC	EPO	AU-AP	ZU	N	1,759	0.7306	0.7430	1.7%
UHC	EPO	AU-AQ	605	N	1,643	0.3950	0.4423	12.0%
UHC	EPO	AU-AR	602	Y	121	0.6608	0.7095	7.4%
UHC	POS	AU-AS	602	Y	114	0.6714	0.7204	7.3%
UHC	EPO	AU-AT	602	Y	21	0.5197	0.5796	11.5%
UHC	POS	AU-AU	602	Y	213	0.5304	0.5905	11.3%
UHC	EPO	AU-AV	610	N	161	0.5366	0.5759	7.3%
UHC	POS	AU-AW	610	N	67	0.5462	0.5857	7.2%
UHC	EPO	AU-AX	610	N	417	0.4472	0.4910	9.8%
UHC	POS	AU-AY	610	N	903	0.4546	0.4987	9.7%
UHC	POS	AU-AZ	608	N	8	0.4552	0.4994	9.7%
UHC	POS	AU-BA	YM	N	4,603	0.7295	0.7528	3.2%
UHC	EPO	AU-BB	ZU	N	2,447	0.6562	0.6918	5.4%
UHC	EPO	AU-BC	602	N	1,926	0.5420	0.5813	7.3%
UHC	POS	AU-BD	602	N	4,767	0.5523	0.5920	7.2%
UHC	EPO	AU-BE	603	N	4,501	0.4875	0.5348	9.7%
UHC	POS	AU-BF	603	N	5,078	0.4977	0.5453	9.6%
UHC	EPO	AU-BG	603	N	2,248	0.5262	0.5687	8.1%
UHC	POS	AU-BH	603	N	4,755	0.5369	0.5796	8.0%
UHC	EPO	AU-BI	602	N	609	0.5450	0.5843	7.2%
UHC	POS	AU-BJ	602	N	4,000	0.5556	0.5953	7.1%
UHC	IND	AV-JL	YM	N	54	1.3295	1.3854	4.2%

Projected Risk Adjustment PMPM

a	Billable Member Months	345,290
b	Plan Liability Risk Score	1.2770
c	Allowable Rating Factor	1.4295
d	Geographic Cost Factor	0.9610
e	Induced Demand Factor	1.0842
f	Actuarial Value	0.7950
g	PA UHIC – Product for All Plans with Risk	1.3112
h	PA UHIC – Product for All Plans without Risk	1.1799
i	State Avg – Product for All Plans with Risk	1.4708
j	State Avg – Product for All Plans without Risk	1.2197
k	State Average Premium	\$502.65
l	2018 Administrative Cost Adjustment to State Average Premium	86%
m	Transfer PMPM	(\$32.82)
n	PA UHIC Average Premium	\$508.38
o	Transfer as a Percent of PA UHIC Average Premium	-6.5%
p	Proj Inc Claims, before ACA rein & Risk Adj't, PMPM (URRT Wksht 1)	\$571.65
q	Risk Adjustment User Fee	\$0.25
r	Projected Risk Adjustments PMPM	(\$36.90)

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

$$l = \left[\frac{g}{i} - \frac{h}{j} \right] k$$

T_i = Plan i Transfer PMPM

$PLRS_i$ = Plan i Plan Liability Risk Score

AV_i = Plan i Actuarial Value

ARF_i = Plan i Average Rating Factor

IDF_i = Plan i Induced Demand Factor

GCF_i = Plan i Geographic Cost Factor

s_i = Plan i Share of State Enrollment

Notes:

- Values are estimated based on calendar year 2019 and on 2019 claims incurred and paid through 12/31/2019 for ACR experience
- UHC amounts above for 2019 are for UHIC and UHC of PA combined.

Healthcare Economics

PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT APRIL 2020 RATE FILING SUPPORT

PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT									
	Notes:	<u>Inpatient</u>	<u>Outpatient</u>	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	<u>Total Medical</u>	<u>Retail Pharmacy</u>	<u>Weighted Aggregate</u>
Component Summary									
Utilization / Service Mix	[1] , [2]	1.5%	5.4%	3.5%	0.4%	0.0%	3.4%	6.3%	3.9%
Unit Cost	[3]	4.8%	4.5%	2.3%	2.6%	1.3%	3.8%	4.8%	4.0%
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Benefit Leveraging	[4]	0.1%	1.4%	1.2%	0.7%	0.0%	0.9%	1.5%	1.0%
<u>Margin</u>		<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
Total Proposed Pricing Trend	[6]	6.5%	11.6%	7.2%	3.8%	1.3%	8.3%	13.1%	9.1%
Service Weight - Pennsylvania		23.4%	31.3%	21.2%	4.4%	2.5%	82.9%	17.1%	100.0%

Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intensity of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Federal MLR Development

Estimated Federal MLR Calculation		
Claims		
(A)	Projected Claims	\$413.75
(B)	<u>QI-IT Initiatives, Fraud, Medical Management</u>	<u>\$3.85</u>
(C)	Total Projected Claims for MLR (A + B)	\$417.60
Premium		
(D)	Avg Single Risk Pool Gross Premium	\$481.43
(E)	<u>Total Taxes and Fees</u>	<u>\$3.17</u>
(F)	Total Premium for MLR (D - E)	\$478.26
MLR (C / F)		87.3%

Premium Taxes and Fees Allocation		Estimated % of Premium
	Federal / State Income Tax on Profit & Risk Load	0.53%
	Premium Tax	0.00%
	ACA Taxes: Insurer Fee	0.00%
	ACA Taxes: PCORI Fee	0.04%
	ACA Taxes: Risk Adjustment User Fee	0.04%
	ACA Taxes: Exchange User Fee	0.00%
	All Other Taxes & Fees	0.03%
	Total	0.65%

Paid to Allowed Ratio Calculation

Projected Paid to Allowed Ratio - Projection Period	67.9%
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Blended Experience Period Paid to Allowed Ratio	65.0%
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Legal Entity:

Experience Period Incurred Claim, PMPM	\$ 223.21
Experience Period Allowed Claim, PMPM	\$ 314.71
Experience Period Paid to Allowed Ratio	70.9%

Allowed Claims (Non-Capitated)	\$ 2,717,024
Total Prescription Drug Rebates*	\$ (153,638)
Total EHB Capitation	\$ 110,731
Experience Period Allowed Claim	\$ 2,674,117
Member Months	8,497
Experience Period Allowed Claim, PMPM	\$ 314.71

Credibility Manual:

Experience Period Incurred Claim, PMPM	\$ 387.16
Experience Period Allowed Claim, PMPM	\$ 469.12
Experience Period Paid to Allowed Ratio	82.5%
Experience Period Adjusted Paid to Allowed Ratio	64.8%

Starting Point - Relativity Differential	0.7593
Normalized for Induced Demand and Network Differentials	
Induced Demand	0.9666
Needed P/A adj't to Cred Man. to Match Filing Entity	0.7856

Leveraging Impact	1.0210
Re-Sloping/Revenue Neutrality Adjustment	0.9380
Cost Sharing Distr. Shift (Includes Re-Sloping/Revenue Neutrality Adj't)	1.0905

Leveraging Impact Calculation:

Leveraging Trend	1.0%
Months of Trend Applied	25
Leveraging Impact	1.0210

Cost Sharing Distr. Shift*Filed 1/1/2021*

Current Medical Manual Rate	\$ 762.31
Average Med & Rx Rel	0.4805
<i>Currently Approved 7/1/2020</i>	
Current Medical Manual Rate	\$ 831.42
Average Med Rel	0.4406
Cost Sharing Distr. Shift	1.0905

Metal Tier	Avg Sloping Adj	Projected Mbr Months
Bronze	1.000	2,611
Silver	1.030	4,990
Gold	1.080	7,111
Platinum	1.150	0
Projected Avg IDF:	1.049	

Metal Tier	Avg Sloping Adj	Experience Mbr Months
Bronze	1.000	1,508
Silver	1.030	2,882
Gold	1.080	4,107
Platinum	1.150	0
Legal Entity Avg IDF:	1.049	

Metal Tier	Avg Sloping Adj	Experience Mbr Months
Bronze	1.000	20,163
Silver	1.030	64,296
Gold	1.080	156,467
Platinum	1.150	93,529
Credibility Manual Avg IDF:	1.085	

Legal Entity Med Rel:	0.4406
Credibility Manual Med Rel:	0.5803
Starting Point - Relativity Differential	0.7593

PA Area Factor Analysis

Rating Area	Total (UHIC + UHCPA) Membership 202002	A. Current Pricing Area Factors	B. Indicated Area Factors	C. Indicated Change C = (B/A)-1
1	631	0.7720	0.7554	-2.2%
2	5	0.7798	0.8569	9.9%
3	813	0.9186	0.9976	8.6%
4	7,459	0.8087	0.8081	-0.1%
5	254	0.7953	0.7510	-5.6%
6	1,741	0.9238	0.9746	5.5%
7	1,871	0.9462	1.0017	5.9%
8	13,725	0.9020	0.8828	-2.1%
9	2,169	0.8943	0.9094	1.7%
Totals	28,668	0.8780	0.8780	0.0%



July 20th, 2020

Ms. Cherri Sanders-Jones
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132374427
Dear Ms. Sanders-Jones,

The purpose of this letter and attached supporting documents is to respond to your Objection Letter submitted 7/7/2020.

- In response to question #1, a post submission update has been submitted in SERFF.
- In response to question #7, Table 10 of PA Actuarial Memorandum Exhibits have been updated. Column L has been updated using the PID required formula as part of the calculation. Detailed development of Column K and Column L in Table 10 can be found in Exhibit 11 “11 – AVCS Calc” in the Rate Exhibits. Rates Exhibits in Excel is uploaded to SERFF.
- In response to question #9 and 10, the 2019 experience period risk adjustment amount in Table 2 of PA Actuarial Memorandum Exhibits has been updated to reflect the department calculated revised risk adjustment transfer amount sent on June 30th, 2020. With this change, Actuarial Memorandums, URRT, Rate Exhibits, Plan Design Summary, Federal Actuarial Memorandum and Federal Rates Templates are also updated accordingly.
- In response to question #11, we are putting a factor of 1.000 for COVID in our filing.
- In response to Note to Filer received on July 20th, a consumer friendly justification is uploaded to SERFF.

All filing documents were impacted by these changes and were updated accordingly.

Should you have any questions or need any additional information, please contact me at [REDACTED] or [REDACTED]

Sincerely,

[REDACTED]

Introduction:
July 7, 2020

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by COB on July 16, 2020. If you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandum and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

1. Please update the Rate/Rule Schedule Tab in SERFF to reflect the updated rate change.

[Rate/Rule Schedule tab in SERFF has been updated.](#)

2. As a follow-up to question 11, please provide by service category the emerging data and resulting trend for the 2020 calendar year y-t-d as of end of May. The information previously provided was for years 2018 and 2019.

[Please see objection response Excel workbook tab 2.](#)

3. As a follow-up to question 15, please provide support for using a trend rate of 9.13% in the development of the base rate while the trend information in the PA Rate Template is 8.06%.

[The trend information in the PA Rate Template does not include leveraging trend. The difference between 9.13% and 8.06% is due to leveraging trend, which is 1.0%.](#)

4. As a follow-up to question 16, please provide quantitative and qualitative support for the items causing a need for the "Balancing Item" adjustment in row 27 of the response exhibit file.

[There are no items included in the Balancing Item. The Balancing Item is used to match the discrepancy between URRT development and our final pricing. The Part I Unified Rate Review Template does not demonstrate the process used to develop our rates. Rather, it represents information required by federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers. The Balancing Item adjustment is needed to produce rates that are consistent with our rating system.](#)

5. The following questions pertain to the response to question 17:

a. Please provide quantitative support for the development of the full credibility amount of 360,000 member months

[The credibility threshold of 360,000 member months, or 30,000 members, was developed from an internal national study of Allowed PMPM claim costs.](#)

[This study used resampling \(also known as bootstrapping or Monte Carlo simulation\) to understand the underlying distribution of data. Resampling refers to the use of the observed data to produce new hypothetical samples, the results of which can then be analyzed. This credibility study uses resampling](#)

as its method to evaluate confidence intervals (CIs) around a particular cohort's Allowed PMPM (the normalized weighted average / mean).

The simulation involved the following steps:

1. Pull random groups – this creates a subset of the block of business
2. Sum member months until reaching the threshold level
3. Calculating statistics / CIs, then
4. Repeat 1,000 times

The company decided that full credibility would be at 95% confidence interval. This study indicated 360,000 member months would be full credibility.

b. The provided credibility formula results in a credibility of 20.4% for the experience period of 8,497 member months; please provide additional support for only applying 2.48% credibility to the experience period

Since we decided to blend our UHIC and UHCPA experience blocks together we used member weighted approach in our rate development to produce one required rate change on both licenses. With UHIC at 2.48% of total 2019 membership in PA we used actuarial judgement to use this credibility weighting in our rate development.

6. The following questions pertain to the response to question 18:

a. Please provide support for not applying any adjustment (e.g., statewide premium trend) to the calculated 2019 risk transfer amount in developing the 2021 risk transfer amount

The 2021 projected risk transfer amount assumes same transfer percentage as 2019 but is applied to projected index rate which is trended.

b. Please provide support for applying a percent of premium value (row 20 of the "14 – Risk Adj" tab in the support file) to an allowed claim amount (row 21 of the same tab) in the development of the risk transfer amount

Please see objection response excel workbook tab 6.

c. Please provide support for applying the projected paid-to-allowed ratio of 0.679 to the projected risk transfer amount, which already reflects a paid amount and should be input on tab II of the PA Rate Template as a paid amount

The risk adjustment payment in URRT Worksheet 2 starts with the index rate and is on an allowed basis. Paid to allowed ratio is not used in calculating the risk adjustment payment of -\$36.90 PMPM. CMS URR Instructions (pages 15-18) state that "the amount used to calculate the Market Adjusted Index rate should be grossed up by the paid to allowed factor". Therefore, the projected paid to allowed ratio of 0.679 is applied to the projected risk transfer amount in tab II of the PA Rate Template as a paid amount.

7. The following questions pertain to the response to question 26:

a. The prior response did not provide qualitative or quantitative support for the "Pricing AV" values found in column K of Table 10 of the PA Rate Template and a wide range of values within a metal level still remains

(i.e., 0.615 to 0.696 for Silver plans). Please provide the necessary support for these factors and how only the cost-sharing design of the plans are accounted for in these factors.

Column K and Column L of Table 10 of the PA Rate Template have been updated accordingly. As a result, the range of values within a metal level is not as wide as prior. Please see Exhibit 11 “11 – AVCS Calc” in the filing exhibits for development of column K in Table 10.

b. The Pennsylvania Insurance Department specified that the following induced demand formula should be used for all plans: $AV^2 - AV + 1.24$. The information in column L of Table 10 of the PA Rate Template still does not reflect the specified formula. As an example, the first plan shown below has a lower pricing AV but higher induced demand factor than the second plan, which should not occur if the specified formula is used. Please update the filing to reflect the specified formula.

HIOS ID Pricing AV Normalized Induced Demand

24872PA0030002 0.648 1.030

24872PA0030008 0.671 0.982

The information in column L of Table 10 of the PA Rate Template has been updated to reflect the induced demand formula $AV^2 - AV + 1.24$. Also, there are no longer any instances where a plan has lower pricing AV but higher induced demand factor than another plan. Please see Exhibit 11 “11 – AVCS Calc” in the filing exhibits for development of columns K and L in Table 10.

8. As a follow-up to question 34, please provide the quantitative development of the “HCE Area Factors 201901 – 201912” and the “UCRT Adjustment” columns.

Please see objection response excel workbook tab 8.

9. Please update the 2019 experience period risk adjustment amount in Table 2 to reflect the Department calculated revised risk adjustment transfer amount sent to your company on June 30, 2020, or the final CMS transfer amount published on or before July 16, 2020, if it differs from the Department calculation.

The 2019 experience period risk adjustment amount in Table 2 has been updated to reflect the department calculated revised risk adjustment transfer amount sent on June 30th. All other rate filing documents have been updated accordingly.

10. 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.

We are using the risk adjustment information sent from the Department on June 30th.

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

Our COVID factor in the filing is 1.000.

12. 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.

Confirming consistency between workbooks as required.

13. Please ensure that the 7/16/20 versions of the following items are posted in SERFF with your July 16th response to this data call:

- a. Cover letter identifying all changes made and the reason for the change. Also show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Departments Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no “NA”)
- e. URRT
- f. Federal rates template
- g. Part III actuarial memorandum
- h. Updated Rate Change Request Summary (Attachment 1)
- i. Public filing pdf with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits subsequent to the initial submission, in addition to all of the above items).

Please be advised that there may be additional questions based on the responses to the above. However, it is our hope to avoid 3rd round data calls. Towards this end, please provide complete detailed and thorough responses including supporting data and narrative.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at vleonard@pa.gov.

Sincerely,

Valerie Leonard

Conclusion:

Sincerely,

Valerie Leonard

Objection 2

Service Category	1/1/2019 - 5/31/2019	1/1/2020-5/31/2020	YOY Trend
Inpatient	\$ 106.16	\$ 121.35	14.3%
Outpatient	\$ 142.13	\$ 128.98	-9.3%
Physician	\$ 76.91	\$ 83.20	8.2%
Capitation	\$ 15.98	\$ 15.65	-2.1%
Other Medical	\$ 0.31	\$ 0.24	-21.0%
Retail Pharmacy	\$ 49.21	\$ 54.10	9.9%
Total	\$ 390.70	\$ 403.50	3.3%

Objection 6

Entity	Estimated Risk Adjustment	Earned Premium	Risk Adjustment	Member Months
UHIC	\$ (10,093,662.00)	\$ 169,613,494.26	0.9438	334455
UHCPA	\$ (1,088,898.00)	\$ 3,523,661.64	0.7639	8497

Transfer as a Percent of PA Average Premium

-6.5%

Objection 8

Rating Area	Total (UHC + UHCPA) Membership 202002	A.Current Area Factors	HCE Area Factors 201901 - 201912	UCRT Adjustment	UCRT Adjusted HCE Area Factors 201901 - 201912	B.Proposed Area Factors	C. Indicated Change C = (B/A)-1
1	631	0.7720	0.7647	1.0015	0.8127	0.7554	-2.2%
2	5	0.7798	0.9080	0.9938	0.9219	0.8569	9.9%
3	813	0.9186	1.0774	1.0132	1.0733	0.9976	8.6%
4	7,459	0.8087	0.8308	1.0072	0.8694	0.8081	-0.1%
5	254	0.7953	0.7631	0.9958	0.8079	0.7510	-5.6%
6	1,741	0.9238	1.0650	0.9959	1.0485	0.9746	5.5%
7	1,871	0.9462	1.0927	1.0040	1.0776	1.0017	5.9%
8	13,725	0.9020	0.9482	0.9885	0.9498	0.8828	-2.1%
9	2,169	0.8943	0.9549	1.0190	0.9784	0.9094	1.7%
	28,668	0.8780	0.9327	0.9982	0.9446	0.8780	0.0%

Development of UCRT Adjustment

Rating Region	Experience period: 1/1/2019-12/1/2019	Rating period: 1/1/2020-12/1/2020	% change from experience period to rating period	% Adjustment to UHC Area Factor Study results reflect Relative Provider Contracting Changes	UCRT Adjustment
1	\$71,332,389	\$74,539,234	4.50%	0.15%	1.0015
2	\$5,281,588	\$5,476,364	3.69%	-0.62%	0.9938
3	\$151,358,510	\$160,008,661	5.72%	1.32%	1.0132
4	\$352,051,311	\$369,949,842	5.08%	0.72%	1.0072
5	\$42,242,980	\$43,889,423	3.90%	-0.42%	0.9958
6	\$172,768,123	\$179,524,441	3.91%	-0.41%	0.9959
7	\$209,333,714	\$219,282,705	4.75%	0.40%	1.0040
8	\$605,448,659	\$624,420,411	3.13%	-1.15%	0.9885
9	\$129,174,115	\$137,336,544	6.32%	1.90%	1.0190
Total	\$1,738,991,390	\$1,814,427,625	4.34%		

Development of HCE Area Factors 201901 - 201912

Rating Region	COUNTY	Members	HCE Factor	Mbrs X HCE Fctr	Allowed Amounts
1	CLARION	7	0.749	5.243	\$ 63,855,019
1	CRAWFORD	28	0.878	24.584	\$ 63,855,019
1	ERIE	463	0.755	349.565	\$ 63,855,019
1	FOREST	2	0.689	1.378	\$ 63,855,019
1	MCKEAN	7	0.658	4.606	\$ 63,855,019
1	MERCER	271	0.775	210.025	\$ 63,855,019
1	VENANGO	6	0.765	4.590	\$ 63,855,019
1	WARREN	45	0.754	33.930	\$ 63,855,019
2	POTTER	5	0.910	4.550	\$ 4,760,369
2	CAMERON	0.1	0.838	0.084	\$ 4,760,369
2	ELK	0.1	0.879	0.088	\$ 4,760,369
3	BRADFORD	19	0.972	18.468	\$ 115,008,168
3	CARBON	69	0.966	66.654	\$ 115,008,168
3	LACKAWANNA	127	1.018	129.286	\$ 115,008,168
3	LUZERNE	124	1.272	157.728	\$ 115,008,168
3	LYCOMING	6	1.167	7.002	\$ 115,008,168
3	MONROE	124	1.027	127.348	\$ 115,008,168
3	PIKE	79	1.096	86.584	\$ 115,008,168
3	SUSQUEHANNA	45	1.133	50.985	\$ 115,008,168
3	TIOGA	25	1.058	26.450	\$ 115,008,168
3	WAYNE	55	0.983	54.065	\$ 115,008,168
3	WYOMING	2	1.333	2.666	\$ 115,008,168
3	CLINTON	0.1	1.188	0.119	\$ 115,008,168
3	SULLIVAN	0.1	1.110	0.111	\$ 115,008,168
4	ALLEGHENY	5423	0.847	4593.281	\$ 301,874,538
4	ARMSTRONG	137	0.809	110.833	\$ 301,874,538
4	BEAVER	340	0.727	247.180	\$ 301,874,538
4	BUTLER	498	0.861	428.778	\$ 301,874,538
4	FAYETTE	157	0.787	123.559	\$ 301,874,538
4	GREENE	72	0.821	59.112	\$ 301,874,538
4	INDIANA	51	0.748	38.148	\$ 301,874,538
4	LAWRENCE	155	0.744	115.320	\$ 301,874,538
4	WASHINGTON	776	0.802	622.352	\$ 301,874,538
4	WESTMORELAND	885	0.812	718.620	\$ 301,874,538
5	BEDFORD	51	0.792	40.392	\$ 46,292,887
5	BLAIR	15	0.795	11.925	\$ 46,292,887
5	CAMBRIA	114	0.775	88.350	\$ 46,292,887
5	CLEARFIELD	7	0.861	6.027	\$ 46,292,887
5	JEFFERSON	8	0.690	5.520	\$ 46,292,887
5	SOMERSET	97	0.728	70.616	\$ 46,292,887
5	HUNTINGDON	0.1	0.811	0.081	\$ 46,292,887
6	CENTRE	13	1.243	16.159	\$ 134,637,573
6	LEHIGH	570	1.081	616.170	\$ 134,637,573
6	MIFFLIN	3	0.964	2.892	\$ 134,637,573
6	NORTHAMPTON	863	1.045	901.835	\$ 134,637,573
6	SCHUYLKILL	25	0.977	24.425	\$ 134,637,573
6	UNION	19	1.500	28.500	\$ 134,637,573
6	COLUMBIA	0.1	1.408	0.141	\$ 134,637,573
6	MONTOUR	0.1	0.766	0.077	\$ 134,637,573
6	NORTHUMBERLAND	0.1	1.108	0.111	\$ 134,637,573
6	SNYDER	0.1	1.135	0.114	\$ 134,637,573
7	ADAMS	82	1.105	90.610	\$ 164,862,357
7	BERKS	443	1.156	512.108	\$ 164,862,357
7	LANCASTER	711	1.067	758.637	\$ 164,862,357
7	YORK	607	1.075	652.525	\$ 164,862,357
8	BUCKS	2554	0.908	2319.032	\$ 462,991,070
8	CHESTER	2124	0.969	2058.156	\$ 462,991,070
8	DELAWARE	1900	0.953	1810.700	\$ 462,991,070
8	MONTGOMERY	3548	0.943	3345.764	\$ 462,991,070
8	PHILADELPHIA	3238	0.969	3137.622	\$ 462,991,070
9	CUMBERLAND	803	0.955	766.865	\$ 105,572,916
9	DAUPHIN	726	0.916	665.016	\$ 105,572,916
9	FRANKLIN	371	0.973	360.983	\$ 105,572,916
9	FULTON	29	0.947	27.463	\$ 105,572,916
9	JUNIATA	11	1.137	12.507	\$ 105,572,916
9	LEBANON	294	1.019	299.586	\$ 105,572,916
9	PERRY	22	0.989	21.758	\$ 105,572,916

Rating Region	Total Members	Sum of Mbrs X HCE Fctr	HCE Area Factors 201901 - 201912
1	829	634	0.7647
2	5	5	0.9080
3	675	727	1.0774
4	8494	7057	0.8308
5	292	223	0.7631
6	1493	1590	1.0650
7	1843	2014	1.0927
8	13364	12671	0.9482
9	2256	2154	0.9549

June 23rd, 2020

Ms. Cherri Sanders-Jones
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132374427

Dear Ms. Sanders-Jones,

The purpose of this letter and attached supporting documents is to respond to your Objection Letter submitted 6/23/2020.

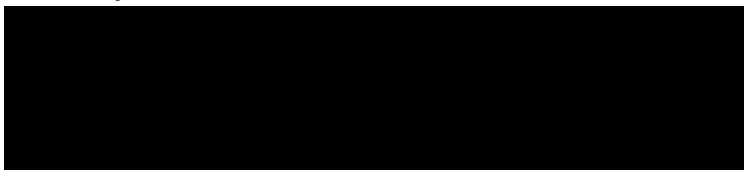
- In response to question #23, #24, #26, #27, #28, #29 we have updated Table 10 of PAAM.
- In response to question #6, #7, we have updated Table 2 of PAAM.
- In response to question #7, #18, #33, we have updated PAAM, URRT, Plan Design Summary, PA actuarial memo, federal actuarial memo, and federal rates template.
- In response to question #22, the risk adjustment user fee is updated to be \$0.25 PMPM.

All filing documents were impacted by these changes and were updated accordingly.

Should you have any questions or need any additional information, please contact me at  r



Sincerely,



Objection Letter for UHLC-132374427

Filing at a Glance

State:	SERFF Tracking Number:
Pennsylvania	UHLC-132374427
TOI:	State Tracking Number:
H15G Group Health - Hospital/Surgical/Medical Expense	UHLC-132374427
Sub-TOI:	Company Tracking Number:
H15G.003 Small Group Only	Product Name:
Filing Type:	PA Small Business Filing HMO 1.1.2021
Rate	Off Exchange Only
Filing Company:	Project Name:
UnitedHealthcare of Pennsylvania, Inc.	Destruction Date:

Objection Letter Status:

Pending Industry Response

Objection Letter Date:

06/16/2020

Respond By Date:

06/23/2020

Submitted Date:

06/16/2020 01:22 PM

Dear Daniel Akier,

Introduction:

June 16, 2020

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 7 days of the date of this letter. If you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

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

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

In our objection response Excel workbook we have included detail on factors going into proposed rate increase. The factors contributing to YOY change from 1/1/20 to 1/1/21 are changes in benefit plan design, base rate changes (approved 7/1/20 change and filed 1/1/21 change), one year of 2020 annual approved trend at 9.7%, removal of health insurer PPACA fee and revenue neutral change to account for changes in our updated 2021 pricing model vs 2020 pricing model.

For purposes of the URRT the proposed rate change is 0% due to needing to create new products due to Uniform Modification.

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

The rate changes vary by plan due to plan design changes and pricing in an updated model for 2021 plan designs. The revenue neutral adjustment in total accounts for the changes in pricing accounted for in updated pricing model.

For the impact of morbidity please note the following:

Like HHS' induced demand factors, UHC's SG slope method excludes differences due to health status in the plan slope adjustments. The ACA prohibits health status rating therefore cost differences attributed to morbidity are normalized and removed from UHC's slope adjustments using the HHS risk model and risk formula. Removing the effect of risk selection from UHC's SG pricing slope should yield plan relationships that integrate an induced demand utilization component

3. Please confirm that the data in 'I Data' tab represents UnitedHealthcare of Pennsylvania, Inc. only.

Confirm 'I Data' tab represents UnitedHealthcare of Pennsylvania, Inc. only.

4. Please reconcile the current enrollment in Table 1 cell D18 with the current enrollment in Worksheet 2 of the URRT cell D34.

The current enrollment in Worksheet 2 of the URRT is as of December-2019 and the current enrollment in Table 1 is as of February-2020.

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

Please see objection response Excel workbook tab 5 for the PMPMs. We have provided list of capitated services that total up to PMPM in Table 2. Below is further detail on the PMPMs.

The insurance and HMO rates are same for 2019 as HMO was a new block in PA. We were unable to provide current period data as Finance has not communicated the 2020 rates. The projection period we took the experience period (2019) and trended forward two years at our filed 8.7% experience trend.

The major components of the Cap are:

UBH = \$9.08 and

Chiro = \$1.51

The other STAT adjustments are a series of GL items that are allowed under the SHCE definition.

The major components are:

- Other Medical - \$1.90 pmpm – which is mostly composed of items such as Provider items (settlements, Provider Bonus and Gain share – and Contract inducement) and state specific Assessment and surcharges. (NYCHRA is the best know example of that)
- KEFR/EBR – \$.93 pmpm. KEFR and EBR are Known Environmental Factor Reserve and Extended Benefit Reserve.
- CHIRO Risk Transfer – (-\$.72 pmpm). Chiro Claims flow into our FFS claims so we back out those claims flagged in a GL account that are ceded back to Optum.
- Beacon - \$.35. This represents the Lab arrangement for FL members irrespective of where the policy is situated. The largest portion of this cap is clearly in the FL market – however there are members all over. This arrangement sunsetted at the end of September. So we adjusted the \$13.05 cap for 3 months reduction at \$.35 to get to \$12.96. This was applied to the INS piece only. Even if I had been able to measure the HMO impact the fact that members have to be local for the HMO means the adjustment should only be for INS.

Those total up to \$13.05 and the \$-.09 adjustment for Beacon only on Insurance business.

6. The Department notes that the Table 2 estimated cost sharing in cell F36 is consistent with Worksheet 2 cell D28 of the URRT but inconsistent with the annual cost sharing amount in Table 4 cell I97. Please explain.

Table 4 cell I97 is updated to reflect Table 2 F36. This was an input mistake in the initial filing.

7. In Table 2, please update the risk adjustment amount to reflect the risk adjustment transfer of -\$1,066,623 shared by the Department on May 23, 2020 from Jim Lavery.

Risk adjustment amount in Table 2 is updated to reflect the risk adjustment transfer of -\$1,066,623.

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

The earned premium in Department's Table 2 is for the experience period of calendar year 2019. The earned premium total in Table 2 matches the amount in cell D32 of URRT Worksheet 2. The earned premium PMPM in Worksheet 2 of the URRT cell D35 is current premium PMPM which is based on December-2019.

9. Please provide detailed quantitative support for the cost and utilization trend assumptions included in Tables 3 and 3b of the PA Rate Template.

Please see objection response Excel workbook tab 9.

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

[Our reporting system underwent some minor changes that shifted some charges into different categories vs 2020.](#)

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

[Please see objection response Excel workbook tab 11.](#)

12. Please provide your data, assumptions, and analysis that supports your proposed trends of 8.06% and 8.70%. If large claims were removed, please discuss.

[Please see objection response Excel workbook tab 9 for the support of our proposed claims trend of 8.06%.](#)

[Please see objection Excel workbook tab 12 for the support of our proposed 8.7% forward pricing trend.](#)

[Please reference Word document titled "PAsgTrendNarrative20200618" for narrative on our trend setting process.](#)

[Large claims were not removed. The experience base we're working is large enough that unexpected large claims levels have minimal impact on the ultimate results.](#)

13. Regarding Trend:

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

[Data in Table 4 and 4b is utilized in developing the proposed trend, but PA experience on its own is not considered credible on its own to set trend. Please reference Word document titled "PAsgTrendNarrative20200618" for further narrative on our trend setting process.](#)

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 in Table 4 or 4b is raw unadjusted data.](#)

14. In Table 4, please explain why the completion factor in May is lower than the factors in June through October.

[The data we used is paid through February-2020. We believe there are more claim amounts than normal that are incurred in May-2019 but have not been paid as of February. We are still working on confirming this.](#)

15. Please demonstrate how the base rate on tab "1 – Base Rates & Factors" of the supporting Excel file was developed. Please show the complete build up starting with the experience period allowed or paid PMPM. Please clearly show and describe how each adjustment was developed and its purpose. Additionally, please demonstrate that pharmacy rebates were removed in the base rate development.

[Please see objection response Excel workbook tab 15](#)

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

- a. Change in Demographics
- b. Change in Benefits
- c. Change in Other

Please see objection response Excel workbook tab 16

i. Please provide a detailed quantitative exhibit and explanation of the various components used in developing the “Catastrophic Claim Adjustment” adjustment. This should include the detail used in developing the information provided on tab “9 – Single Risk Pool Adj Fctrs” of the support Excel file.

Please see objection response Excel workbook tab 16.

ii. Please provide a detailed quantitative exhibit and explanation of the various components used in developing the “Balancing Item” adjustment.

There are no items included in the Balancing Item. The Balancing Item is used to match the discrepancy between URRT development and our final pricing. The Part I Unified Rate Review Template does not demonstrate the process used to develop our rates. Rather, it represents information required by federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers. The Balancing Item adjustment is needed to produce rates that are consistent with our rating system.

17. Please provide support for applying 2.5% credibility to the experience data of approximately 8,500 member months. This would imply a fully credible threshold of approximately 13.8M member months using a typical credibility approach (i.e., $(8,500 / 13,800,000)^{0.5} = 2.5\%$).

We consider full credibility to be at 360,000 member months. The following formula is our standard formula for credibility:

$$Credibility = Min(1.000, 0.0044007 \times MemberMonths^{0.4240924})$$

Using this formula the credibility for UHIC would be 96.9% at 334,455 member months in the experience period. Since this is not fully credible we decided to blend experience with our UHCPA block. Calendar year 2019 was the first year of experience for the UHCPA block. Since UHIC is an established block of experience I decided to place a little more credibility weight on the UHIC business by using the simple method of member weighting the UHIC and UHCPA member counts as their credibility percentages. UHCPA had a total member month count of 8,497. The total member months for experience period are 342,952 which produces a credibility of 97.52% for UHIC and 2.48% for UHCPA.

18. Please provide sources used, and quantitative support for any adjustments made to those sources, in the development of the projected incurred risk adjustment PMPM included in Table 5 of the PA Rate Template.

The risk adjustment transfer amount has been updated to reflect the estimated amounts provided by the Pennsylvania Insurance Department based on the RATEE submissions of all insurers. In URRT Worksheet 1 Section II, Risk Adjustment payment/charge PMPM is -\$32.88, which is developed from projected index rate and risk adjustment transfer payment provided by PID. We applied an adjustment for the paid-to-allowed ratio. The resulting PMPM is $-\$22.33 = -\32.88×0.679 . See Exhibit “14 - Risk Adj” showing the development of the risk adjustment PMPM.

19. The actuarial memorandum indicates that cell C28 in Table 5 is overwritten to reflect the projected member distribution used to develop the paid-to-allowed ratio of 0.687. However, it appears that the same data is used to develop both the current and projected average paid-to-allowed ratio in Table 10. Thus, the resulting average paid-to-allowed factor of 0.664 is the same whether using the current distribution or projected distribution. Please review and update or explain.

We are using projected lives in Column W in table 10 in determining paid to allowed ratio. However, the formula in Table 5 is overwritten as the existing formula does not account for benefit richness. Both pricing AV (column K in Table 10) and benefit richness factor (column L in Table 10) come into play in developing the paid to allowed ratio. Although weighted average of benefit richness (cell L16) is 1.000, benefit richness by plan can vary and this will impact the weighted average of paid to allowed ratio.

Please reference filing exhibit tab [17 - Paid to Allowed Ratio] for detailed development of paid to allowed ratio in two different approaches. The first approach shows how paid to allowed ratio is developed using experience paid to allowed ratio with adjustments from legal entity and credibility manual. The second approach shows the development of paid to allowed ratio with column K and L in Table 10.

20. In support of the average paid to allowed factor of 0.687 in Table 5 you provided Exhibit 10 in the supporting Excel workbook. What is the basis for the projected allowed and projected paid claims in columns D and E given that the plans to be offered in 2021 are all new and have no prior experience?

We removed Exh 10 from the exhibits as this was a past requirement and we missed revision to guidance to use HHS factors for induced demand factors.

21. Regarding Table 6:

a. Please provide the proposed commission schedules for 2021.

Please see objection response Excel workbook tab 21a for the proposed commission schedules for 2021.

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

Please see objection response Excel workbook tab 2b for the development of the percent and pmpm amounts in table 6.

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

In the 2019 SHCE the ratio of line item 6.6 (\$19,776.08) to line item 1.1 (\$2,472,009.68) is 0.8%.

The PMPM amount is ratio of line item 6.6 (\$19,776.08) to member months (7,031) which is \$2.81.

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

Risk adjustment user fee has been updated to be \$0.25 PMPM.

23. Please reconcile the Projected Required Revenue PMPM in Table 6 cell C64 with the URRT Worksheet 2 cell D82.

The projected required revenue PMPM in Table 6 now ties with URRT worksheet cell D82.

24. Please review and correct the number of Projected Lives in column W of Table 10 as you show member months when projected lives is requested. Since all of the existing plans are being discontinued and mapped, please show the expected membership distribution by new plan design.

We have updated the projected membership data in column W to be in 2021 plans.

25. Section 1.E of the PA actuarial memorandum indicates that use of the new federal AV Calculator led to some benefit plans falling outside the allowed AV metal ranges. The Department notes that United has seemingly discontinued all 2020 plans and mapped existing members to new plans. Is this correct? Please explain.

Yes we had to discontinue both products from 2020 due to uniform modification (UM) reasons which discontinued all the plans and mapped existing members to new plans. The product has plans where the Rx cost sharing structure changed in Tiers 3 and 4 from the 2020 plans to 2021 plans. This violates UM and causes a discontinuance of the product.

a. Discuss whether or not this constitutes a market withdrawal.

This does not constitute a market withdrawal as there is no intention on our part to withdraw. The change in Rx cost share structure was the reason due to Uniform Modification where we had to discontinue the product codes from 2020 and create new product codes for 2021. The plan designs within the products are very similar from 2020 to 2021.

b. Also discuss how members were mapped to new plans. Confirm that the crosswalk hierarchy is met.

Terminated plans are mapped to similar plans based on cost sharing provisions such as deductibles, copays, out of pocket maximums, etc. The exercise is only for purposes of completing the URRT. Since plan mapping happens later in the year, closer to the time of a group's renewal, this is our best estimate, but our final mapping will be compliant with CMS's crosswalking hierarchy.

26. The following questions pertain to the plan factors provided in Table 10 of the PA Rate Template:

a. Please provide quantitative and qualitative support for the "Pricing AV" values found in column K. This support should include the justification for the wide range of values within a metal level (i.e., new 2021 Silver plans range from 0.658, which is lower than some Bronze plans, to 0.804, which is higher than some Platinum plans) and provide sufficient detail on the various factors included in the values (i.e., if it not just plan benefits).

In our revised filing, induced demand factors have been updated to reflect HSS factors. In updated table 10, the "Pricing AV" values found in column K do not have as wide of a range of values within a metal level as initial filing. For example, silver plans do not have values lower than Bronze plans, nor have values higher than Platinum plans. The range for silver plans is now from 0.614 to 0.695.

b. The Pennsylvania Insurance Department specified that the following induced demand formula should be used for all plans: $AV^2 - AV + 1.24$. The normalized induced demand factors, such that the weighted average equals 1.000, should be input into column L. Please update the filing to reflect the specified formula.

We have updated column L in Table 10 to reflect the specified formula.

27. Exhibit 11-AVC of the supporting Excel workbook shows that the induced demand factors are not consistent with the IDF factors utilized in the risk adjustment transfer formula. Please correct.

Exhibit 11 has been updated with the IDF factors utilized in the risk adjustment transfer formula.

28. Please explain why the average benefit richness in cell L15 is not normalized to 1.

The average benefit richness in cell L15 is updated to normalize to 1.

29. The updated guidance was intended to make our small group rate increase calculation consistent with the federal URRT. For this filing year only, there will be a slight disconnect, in that, the input entered in Table 10 column Z for the 2020 calibrated plan index rate for each plan (column AA from the approved 2020 filing) will need to be adjusted by the "Q1 2020 Trend factor by Quarter" shown in Table 5A cell J35 to calculate the Q1 plan rate. Please update all documents and worksheets as necessary.

Updates have been made for this change .

30. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2021 relative to the 2020 design for all plans to be offered in 2021. Include Pricing AV columns for 2020 and 2021. Please show the approved 2020 Pricing AVs for all plans in the 2020 column and the proposed 2021 Pricing AVs in the 2021 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.

Please see objection response Excel workbook tab 30.

31. Please provide detailed explanation demonstrating the various components (e.g., claims trend, underlying experience, etc.) driving the 0.3% rate increase requested in Section 3 of the actuarial memorandum.

As with UHIC objection, we believe the Department is asking about the 8.7% noted in section 3 of the Part III actuarial memorandum which is the proposed annual pricing trend for 2021. The support for the proposed pricing trend is contained in objection response Excel workbook tab 12.

32. Please provide an Excel exhibit that shows the year over year (Q1 2021/Q1 2020, Q2 2021/Q2 2020, etc.) rate change renewing insureds will receive if insureds renew in the new crosswalked plans.

Please see objection response Excel workbook tab 32.

33. 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.

The rates between the Plan Design Summary Rate Tables (PDSR) and Federal Rates Template (RTT) are identical for all plans. When compared to PAAM approximately 2/3 of plans exactly match to PDSR/RTT and remaining plans are off by \$0.01 due to rounding. For the binder filing we will provide the updated rates to our regulatory filer responsible for binder filing.

34. In support of Table 13, you provided Exhibit 18 in the supporting Excel workbook. You show the indicated factors relative to the current approved factors but provide no supporting data, narrative or analysis. Please provide quantitative and qualitative support for the development of the rating region factors.

a. Additionally, please discuss how the data was adjusted to ensure that health status was removed.

The process of developing Rating Area Factors starts by analyzing normalized cost metrics within each rating area. Allowed claims were first gathered by rating area and then normalized for the risk profile in each rating area. This normalizes the impact of health status between rating areas to gain a true view of unit cost differentials between rating area. Our process also considers known future contract initiatives as part of the unit cost calculation and area calculations.

b. Please show the historical and current data that supports the approved factors and the data that supports the proposed factors.

We are using our Healthcare Economic (HCE) data for calendar year 2019. The data represents Unit Costs by geographic split; we select the data at the County level. The data from HCE is normalized for utilization levels and service mix - resulting in one rate per county that is intended to reflect relative charge levels only. As shown in Column G "UCRT Adjusted HCE Area Factors 201901 – 201912", we weight this number by 80% and add in a flat 20% (1.00 x 20%) to represent Rx costs, resulting in a relative cost index for each county. The data is then aggregated at the state level and compared to current pricing factors. This compares the emerging experience to the current pricing factors to possibly recalibrate the area factors.

c. Discuss the primary reasons for the change in the proposed factors.

Our area cost analysis indicated that many of our current area factors were not aligned with our expected costs by area. It was decided by our PA Health Plan to align our area factors to our expected costs but to make the change revenue neutral in total which is indicated in the Exhibit and support we have provided.

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

[Our one expanded bronze plan on the UHCPA license is a HSA plan and qualifies as a High Deductible Health Plan](#)

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

[UHCPA was first introduced as a new license in 1/1/2019. Since we have actual claim costs PMPM for 2019 we don't have any projections. Please see exhibit 36 in the objection response workbook for actual ACA only claim costs.](#)

37. 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 objection response Excel workbook tab 37.](#)

38. 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.

[Noted](#)

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at vleonard@pa.gov.

Sincerely,

Valerie Leonard

Objection 1

SCID	Plan Code	Proposed Benefit Plan Factor	Prior Benefit Plan Factor (Mapped)	Benefit Plan Factor Δ	Base Rate Δ *	7/1/20 Base Rate Δ	1/1/21 Base Rate Δ	Trend Impact	PPACA Fee Removal	Revenue Neutrality (Benefit Plan Factor)	Total Plan Δ	Premium
24872PA0030002	CD-32	0.4720	0.4421	6.8%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	6.6%	\$ 92,702
24872PA0030003	CD-33	0.5324	0.5199	2.4%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	2.3%	\$ 154,772
24872PA0030004	CD-34	0.5812	0.5874	0.0%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	-0.1%	\$ 105,305
24872PA0030009	CD-39	0.4385	0.3930	11.6%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	11.5%	\$ -
24872PA0030005	CD-35	0.4294	0.3929	9.3%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	9.2%	\$ 16,630
24872PA0030006	CD-36	0.4272	0.3927	8.8%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	8.7%	\$ 18,227
24872PA0030007	CD-37	0.4835	0.4522	6.9%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	6.8%	\$ -
24872PA0030008	CD-38	0.4662	0.4378	6.5%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	6.4%	\$ -
24872PA0030001	CD-3Z	0.4099	0.3606	0.0%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	-0.1%	\$ 60,428
				2.9%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	2.8%	

Objection 5

<u>Service</u>	<u>Experience</u>	<u>Projection</u>
	<u>Period</u>	<u>Period</u>
	<u>PMPM</u>	<u>PMPM</u>
UBH	\$9.08	\$10.73
Chiro	\$1.51	\$1.78
Other Medical	\$1.90	\$2.24
KEFR/EBR	\$0.93	\$1.10
Chiro Risk Transfer	-\$0.72	-\$0.85
Beacon	\$0.35	N/A
TOTAL Capitation PMPM	\$13.05	\$15.01
Beacon Insurance Adjustment	N/A	N/A
EBH Percentage	99.86%	99.86%
EHB Adjusted Capitation PMPM	\$13.03	\$14.98

Objection 9

UNITED HEALTHCARE
HEALTHCARE ECONOMICS
PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE A1 -- UNIT COST DEVELOPMENT - PENNSYLVANIA

INPATIENT		Region	Service	<== Pennsylvania service weights(Schedule E)
Facility	Contract % Chg	Weight	Weight	
Region A	6.0%	25.2%		
Region B	7.6%	1.9%		
Region C	3.5%	45.6%		
Region D	5.7%	23.8%		
Region E	3.3%	1.7%		
Region F	5.8%	1.7%		
Total	4.8%	100%	23.4%	<== Summary Exhibit - Inpatient Unit Cost
OUTPATIENT		Region	Service	<== Pennsylvania service weights(Schedule E)
Facility	Contract % Chg	Weight	Weight	
Region A	5.9%	26.3%		
Region B	8.1%	3.4%		
Region C	1.9%	35.9%		
Region D	6.1%	28.2%		
Region E	2.8%	2.4%		
Region F	4.9%	3.9%		
Total	4.5%	100%	31.3%	<== Summary Exhibit - Outpatient Unit Cost
PROFESSIONAL		Region		<== Summary Exhibit - Professional Unit Cost
Provider	Contract % Chg	Weight		
Region A	2.1%	17.9%		
Region B	0.6%	1.8%		
Region C	2.5%	47.3%		
Region D	2.2%	28.3%		
Region E	1.2%	2.3%		
Region F	1.6%	2.4%		
Total	2.3%	100%	21.2%	
OTHER/ANCILLARY		Region		<== Summary Exhibit - Other Unit Cost
Provider	Contract % Chg	Weight		
Region A	2.5%	16.5%		
Region B	2.0%	1.8%		
Region C	2.5%	48.7%		
Region D	2.9%	27.5%		
Region E	3.1%	2.2%		
Region F	2.7%	3.4%		
Total	2.6%	100%	4.4%	
CAPITATION		Weight		
Contracts	Contract % Chg			
Group A	1.3%	100%	2.5%	
PHARMACY				<== Summary Exhibit - Pharmacy Unit Cost
Total	4.8%		17.1%	
ALL SERVICES				<== "Unit Cost estimates are Fixed"
	4.0%		100.0%	<== Summary Exhibit - All Services Unit Cost
MEDICAL WO PHARMACY				<== Summary Exhibit - Total Medical
	3.8%		82.9%	

Regional information includes all in-state and out-of-state facilities and providers with contract changes weighted by claim dollars.
The contract % change represents all provider changes both in-state and out-of-state over the projection period.
Regional provider assignments are an internal process only and do not correspond to allowable rating areas.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE A2 -- 2019 UNIT COST DEVELOPMENT - NATIONAL NON-CAPITATED SERVICES

	National Unit Cost	National Weight	<== Weights - Schedule E - National Non-Capitated Services
Inpatient	3.8%	22.3%	
Outpatient	3.7%	28.6%	
Professional	1.1%	22.9%	
Other/Ancillary	2.7%	4.5%	
Pharmacy	4.8%	21.7%	
Total	3.3%	100.0%	
Medical Only	2.9%	78.3%	

Nationwide contract summaries by Service category for Non-Capitated Services only.

UNITED HEALTHCARE
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PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B1 -- UTILIZATION / SERVICE MIX COST DEVELOPMENT - NATIONAL HISTORIC

	Medical			Pharmacy			
	Year	Year	Annual	Year	Year	Annual	
	1/2018 - 12/2018	1/2019 - 12/2019		1/2018 - 12/2018	1/2019 - 12/2019		
Baseline Medical Expense							
Member Months	#####	#####	0.3%	#####	#####	0.3%	
Average Demo Factor	1.089	1.098	0.8%	1.089	1.098	0.8%	<= Combined Medical/Pharmacy Demo Factor
Allowed Claim Costs	#####	#####		#####	#####		
Allowed Claim Costs PMPM	\$ 366.66	\$ 393.14	7.2%	\$ 90.84	\$ 103.41	13.8%	
Adjusted Baseline Medical Expense							
Allowed Claim Costs PMPM			7.2%			13.8%	
Certificate of Coverage Changes		/	0.0%		/	0.0%	<= Represents national certificate of coverage changes on 2019 utilization.
Impact of Benefit changes on Utilization		/	0.0%		/	0.0%	<= Represents an adjustment for utilization levels assuming no benefit changes.
Demographic change		/	0.8%		/	0.8%	<= Based on fixed age/sex table applied to the common experience base.
Impact of Work Day Changes		/	-0.1%		/	-0.1%	<= Represents the difference in work days between 2018 and 2019.
National Historic Unit Cost		/	<u>2.9%</u>		/	<u>4.8%</u>	<=Nationwide Contract Averages(Schedule A2)
National Historic Utilization/Mix Trend - 2018			3.5%			7.9%	

Baseline experience represents a national fixed exposure base which is in-force for both experience periods.
Baseline experience does not include any capitated expenses.

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PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B2 -- UTILIZATION COST DEVELOPMENT - NATIONAL PROJECTED

Projected Utilization Trend	Medical		Pharmacy		
	2019	2020	2019	2020	
Utilization Trend	3.5%	3.8%	7.9%	7.1%	<== The starting 2019 Utilization Trend is taken from Schedule B1
	2019 - 2020	2020 - 2021	2019 - 2020	2021 - 2022	
	Run Rate Adj	Run Rate Adj.	Run Rate Adj	Run Rate Adj.	
Administrative Initiatives	-0.45%	-0.20%	-1.65%	-0.20%	<== Includes impact from any administrative or procedural changes
Contracting	-0.04%	0.43%	-0.04%	0.43%	<== Includes impact from changes in mix of providers and services provided
Economic	-0.10%	0.00%	-0.10%	0.00%	<== Includes expected utilization changes due to changes in economic conditions
Environmental	0.09%	-0.10%	0.09%	-0.10%	<== Includes impact from flu, storms, etc..
Policy	0.01%	0.02%	0.01%	0.02%	<== Includes impact for any policy provision changes except for mandates
Regulatory	-0.02%	-0.07%	-0.02%	-0.07%	<== Includes impact from mandate changes
Technology	0.03%	-0.01%	0.25%	-0.71%	<== Includes impact from any new medical technologies including new drugs
Workdays	0.71%	-0.78%	0.71%	-0.78%	<== Includes impact from Work day differences between years
Subtotal	0.22%	-0.71%	-0.76%	-1.41%	<== The total run rate adjustment from year to year (This total is applied the to previous year utilization to project next year's utilization trend)
	2020	2021	2020	2021	
Projected Utilization Trend	3.8%	3.0%	7.1%	5.6%	<== Projected Utilization uses 2019 and adjusts for any anticipated changes in run rate
50/50 Blended Utilization/Service Mix Trend	3.4%		6.3%		<== Blending occurs to match the experience period with the projected date of rate change

Run Rate adjustments represent differences in trend changes from year to year.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B3 -- UTILIZATION COST DEVELOPMENT - NATIONAL SERVICE LEVEL SPLIT

Medical									
Year	Year		Impact of		Impact of	2018	2018		
1/2018 -	1/2019 -	Annual	COC Chgs	Benefit chg		Unit	Utilization/		
12/2018	12/2019	Trend	on Util	on Util	Demo	Working	Cost	Mix Trend	
						Days			
Baseline Medical Expense									
Allowed Claim Costs PMPM		(F)	(G)	(H)	(I)	(J)	(K)	(L)	
Inpatient	\$ 91.45 \$ 97.12	6.2%	0.0%	0.0%	0.8%	-0.1%	3.8%	1.6%	<==(F)/(G)/(H)/(I)/(J)/(K) = (L)
Outpatient	\$ 132.79 \$ 146.17	10.1%	0.0%	0.0%	0.8%	-0.1%	3.7%	5.5%	
Professional	\$ 117.96 \$ 124.43	5.5%	0.0%	0.0%	0.8%	-0.1%	1.1%	3.7%	<== 2019 Unit Cost - Schedule A2
Ancillary/Other	\$ 24.46 \$ 25.41	3.9%	0.0%	0.0%	0.8%	-0.1%	2.7%	0.5%	
Medical	\$ 366.66 \$ 393.14	7.2%	0.0%	0.0%	0.8%	-0.1%	2.9%	3.5%	<== Schedule B1
50/50 Blended Utilization/Service Mix Trend		3.4%							<== Schedule B2
Historic 2018 Utilization/Service Mix Trend		3.5%							
Historic to Projected Blend Adjustment		-0.1%							
	2019	Historic to	Projected						
	Utilization/	Projected	Utilization/						
Service Level	Mix Trend	Adjustment	Service Mix						
Inpatient	1.6%	-0.1%	1.5%						
Outpatient	5.5%	-0.1%	5.4%						
Professional	3.7%	-0.1%	3.5%						
Ancillary/Other	0.5%	-0.1%	0.4%						
Medical	3.5%	-0.1%	3.4%						
Capitation			0.0%						
Pharmacy			6.3%						<== Schedule B2

Baseline experience represents a national fixed exposure base which is in-force for both experience periods.
Baseline experience does not include any capitated expenses.

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE D -- BENEFIT LEVERAGING DEVELOPMENT - PENNSYLVANIA SMALL GROUP

A. Baseline Claims -- Year 1/2018 - 12/2018

	Inpatient	Outpatient	Professional	Other	Capitation	Rx	
Allowed \$	#####	#####	#####	\$8,619,294	\$0	#####	<== Baseline Allowed claims for Pennsylvania Small Group
Deductible \$	\$342,869	\$6,615,768	\$5,755,862	\$1,412,224	\$0	\$1,834,911	
Copay \$	\$243,734	\$741,810	\$2,533,964	\$287,997	\$0	\$3,440,928	
Coins \$	<u>\$655,177</u>	<u>\$2,579,999</u>	<u>\$964,275</u>	<u>\$770,944</u>	<u>\$0</u>	<u>\$0</u>	
Net \$	#####	#####	#####	\$6,148,129	\$0	#####	

B. Estimated Trend CY 2019 -- Same Exposure Membership

Core Util / Mix	1.5%	5.4%	3.5%	0.4%		6.3%	<-- Estimated Same Exposure Membership Util / Svc Mix Trend
Core Network Unit \$	4.8%	4.8%	2.3%	2.6%		4.8%	<-- Normalized Unit \$ Trend, Sched A1
<u>Demographic Trend</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>		<u>0.0%</u>	<-- Estimated Same Exposure Membership Demographic Trend, Sched C
Allowed Claims Trend	6.3%	10.4%	5.9%	3.0%		11.4%	
Copay Util Trend	1.5%	5.4%	3.5%	0.4%		6.3%	<-- Estimated Util Trend on Services w/ Copay

C. Simulated Net Trend CY 2019 With Common Membership @ Same Benefit Design

Allowed \$	#####	#####	#####	\$8,881,185	\$0	#####	
Deductible \$	\$342,869	\$6,615,768	\$5,755,862	\$1,412,224	\$0	\$1,834,911	
Copay \$	\$247,333	\$781,636	\$2,623,646	\$289,194	\$0	\$3,659,265	
Coins \$	\$697,417	\$2,889,794	\$1,034,068	\$799,991	\$0	\$0	
Net \$	#####	#####	#####	\$6,379,776	\$0	#####	
Net Trend	6.4%	12.0%	7.2%	3.8%	0.0%	13.1%	
Implied Benefit Leverage	0.10%	1.40%	1.20%	0.70%	0.00%	1.50%	<-- Net Trend v Allowed Trend, Common Membership @ Same Benefit Design
Projected Leverage Chan	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<-- Includes any anticipated changes including ACA requirements (Higher pharmacy trend through high cost drugs requires leverage reduction)
Projected Benefit Leverage	<u>0.1%</u>	<u>1.4%</u>	<u>1.2%</u>	<u>0.7%</u>	<u>0.0%</u>	<u>1.5%</u>	<-- Final Projected Benefit Leveraging by Service Category

Using the Cost sharing component percentage from a completed experience period, the appropriate trend factors are applied to the various components in order to simulate the benefit leveraging component under no change in benefits.

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE E -- SERVICE TYPE WEIGHTING

	<u>National</u>	<u>National Non-Capitated</u>	<u>Pennsylvania Small Group</u>
Inpatient	22.2%	22.7%	23.4%
Outpatient	27.9%	28.7%	31.3%
Professional	22.1%	22.7%	21.2%
Ancillary	4.4%	4.5%	4.4%
Capitation	2.5%	0%	2.5%
Pharmacy	<u>20.8%</u>	<u>21.4%</u>	<u>17.1%</u>
Total	100.0%	100.0%	100.0%

Objection 11

Service Category	1/1/2018 - 5/31/2018	1/1/2019 - 5/31/2019	YOY Trend
Inpatient	\$ 83.11	\$ 106.16	27.7%
Outpatient	\$ 128.13	\$ 142.13	10.9%
Physician	\$ 71.48	\$ 76.91	7.6%
Capitation	\$ 14.88	\$ 15.98	7.4%
Other Medical	\$ 0.43	\$ 0.31	-28.8%
Retail Pharmacy	\$ 45.38	\$ 49.21	8.4%
Total	\$ 343.41	\$ 390.70	13.8%

Objection 13

UNITED HEALTHCARE
HEALTHCARE ECONOMICS
PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE A1 -- UNIT COST DEVELOPMENT - PENNSYLVANIA

INPATIENT			Region	Service	<== Pennsylvania service weights(Schedule E)
Facility	Contract % Chg	Weight	Weight	Weight	
Region A	5.9%	25.4%			
Region B	7.5%	1.9%			
Region C	3.3%	45.3%			
Region D	5.2%	23.9%			
Region E	3.6%	1.7%			
Region F	5.5%	1.8%			
Total	4.6%	100%	23.4%		<== Summary Exhibit - Inpatient Unit Cost
OUTPATIENT			Region	Service	<== Pennsylvania service weights(Schedule E)
Facility	Contract % Chg	Weight	Weight	Weight	
Region A	5.8%	26.5%			
Region B	7.4%	3.4%			
Region C	2.3%	35.4%			
Region D	6.1%	28.4%			
Region E	3.0%	2.4%			
Region F	4.8%	3.9%			
Total	4.6%	100%	31.3%		<== Summary Exhibit - Outpatient Unit Cost
PROFESSIONAL			Region		
Provider	Contract % Chg	Weight	Weight		
Region A	2.3%	18.0%			
Region B	1.2%	1.8%			
Region C	2.6%	47.3%			
Region D	2.0%	28.2%			
Region E	1.0%	2.3%			
Region F	1.0%	2.4%			
Total	2.3%	100%	21.2%		<== Summary Exhibit - Professional Unit Cost
OTHER/ANCILLARY			Region		
Provider	Contract % Chg	Weight	Weight		
Region A	2.6%	16.5%			
Region B	2.5%	1.7%			
Region C	2.6%	48.7%			
Region D	3.2%	27.5%			
Region E	3.5%	2.2%			
Region F	2.9%	3.4%			
Total	2.8%	100%	4.4%		<== Summary Exhibit - Other Unit Cost
CAPITATION			Weight		
Contracts	Contract % Chg				
Group A	4.4%	100%	2.5%		
PHARMACY					
Total	4.8%		17.1%		<== Summary Exhibit - Pharmacy Unit Cost
ALL SERVICES					
	4.0%		100.0%		<== "Unit Cost estimates are Fixed"
					<== Summary Exhibit - All Services Unit Cost
MEDICAL WO PHARMACY					
	3.9%		82.9%		<== Summary Exhibit - Total Medical

Regional information includes all in-state and out-of-state facilities and providers with contract changes weighted by claim dollars.
The contract % change represents all provider changes both in-state and out-of-state over the projection period.
Regional provider assignments are an internal process only and do not correspond to allowable rating areas.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE A2 -- 2019 UNIT COST DEVELOPMENT - NATIONAL NON-CAPITATED SERVICES

	National Unit Cost	National Weight	<== Weights - Schedule E - National Non-Capitated Services
Inpatient	3.8%	22.3%	
Outpatient	3.7%	28.6%	
Professional	1.1%	22.9%	
Other/Ancillary	2.7%	4.5%	
Pharmacy	4.8%	21.7%	
Total	3.3%	100.0%	
Medical Only	2.9%	78.3%	

Nationwide contract summaries by Service category for Non-Capitated Services only.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B1 -- UTILIZATION / SERVICE MIX COST DEVELOPMENT - NATIONAL HISTORIC

	Medical			Pharmacy			
	Year 1/2018 - 12/2018	Year 1/2019 - 12/2019	Annual Trend	Year 1/2018 - 12/2018	Year 1/2019 - 12/2019	Annual Trend	
Baseline Medical Expense							
Member Months	#####	#####	0.3%	#####	#####	0.3%	
Average Demo Factor	1.089	1.098	0.8%	1.089	1.098	0.8%	<== Combined Medical/Pharmacy Demo Factor
Allowed Claim Costs	#####	#####		#####	#####		
Allowed Claim Costs PMPM	\$ 366.66	\$ 393.14	7.2%	\$ 90.84	\$ 103.41	13.8%	
Adjusted Baseline Medical Expense							
Allowed Claim Costs PMPM			7.2%			13.8%	
Certificate of Coverage Changes		/	0.0%		/	0.0%	<== Represents national certificate of coverage changes on 2019 utilization.
Impact of Benefit changes on Utilization		/	0.0%		/	0.0%	<== Represents an adjustment for utilization levels assuming no benefit changes.
Demographic change		/	0.8%		/	0.8%	<== Based on fixed age/sex table applied to the common experience base.
Impact of Work Day Changes		/	-0.1%		/	-0.1%	<== Represents the difference in work days between 2018 and 2019.
National Historic Unit Cost		/	2.9%		/	4.8%	<== Nationwide Contract Averages(Schedule A2)
National Historic Utilization/Mix Trend - 2018			3.5%			7.9%	

Baseline experience represents a national fixed exposure base which is in-force for both experience periods.
Baseline experience does not include any capitated expenses.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B2 -- UTILIZATION COST DEVELOPMENT - NATIONAL PROJECTED

Projected Utilization Trend	Medical		Pharmacy		
	2019	2020	2019	2020	
Utilization Trend	3.5%	3.8%	7.9%	7.1%	<== The starting 2019 Utilization Trend is taken from Schedule B1
	2019 - 2020 2020 - 2021 Run Rate Adj Run Rate Adj.		2019 - 2020 2021 - 2022 Run Rate Adj Run Rate Adj.		
Administrative Initiatives	-0.45%	-0.20%	-1.65%	-0.20%	<== Includes impact from any administrative or procedural changes
Contracting	-0.04%	0.43%	-0.04%	0.43%	<== Includes impact from changes in mix of providers and services provided
Economic	-0.10%	0.00%	-0.10%	0.00%	<== Includes expected utilization changes due to changes in economic conditions
Environmental	0.09%	-0.10%	0.09%	-0.10%	<== Includes impact from flu, storms, etc..
Policy	0.01%	0.02%	0.01%	0.02%	<== Includes impact for any policy provision changes except for mandates
Regulatory	-0.02%	-0.07%	-0.02%	-0.07%	<== Includes impact from mandate changes
Technology	0.03%	-0.01%	0.25%	-0.71%	<== Includes impact from any new medical technologies including new drugs
Workdays	0.71%	-0.78%	0.71%	-0.78%	<== Includes impact from Work day differences between years
Subtotal	0.22%	-0.71%	-0.76%	-1.41%	<== The total run rate adjustment from year to year (This total is applied the to previous year utilization to project next year's utilization trend)
	2020	2021	2020	2021	
Projected Utilization Trend	3.8%	3.0%	7.1%	5.6%	<== Projected Utilization uses 2019 and adjusts for any anticipated changes in run rate
0/100 Blended Utilization/Service Mix Trend		3.0%		5.6%	<== Blending occurs to match the experience period with the projected date of rate change

Run Rate adjustments represent differences in trend changes from year to year.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B3 -- UTILIZATION COST DEVELOPMENT - NATIONAL SERVICE LEVEL SPLIT

Medical									
Year	Year		Impact of		Impact of	2018	2018		
1/2018 -	1/2019 -	Annual	COC Chgs	Benefit chg	Working	Unit	Utilization/		
12/2018	12/2019	Trend	on Util	on Util	Days	Cost	Mix Trend		
Allowed Claim Costs PMPM		(F)	(G)	(H)	(I)	(J)	(K)	(L)	
Inpatient	\$ 91.45 \$ 97.12	6.2%	0.0%	0.0%	0.8%	-0.1%	3.8%	1.6%	<== (F)/(G)/(H)/(I)/(J)/(K) = (L)
Outpatient	\$ 132.79 \$ 146.17	10.1%	0.0%	0.0%	0.8%	-0.1%	3.7%	5.5%	
Professional	\$ 117.96 \$ 124.43	5.5%	0.0%	0.0%	0.8%	-0.1%	1.1%	3.7%	<== 2019 Unit Cost - Schedule A2
Ancillary/Other	\$ 24.46 \$ 25.41	3.9%	0.0%	0.0%	0.8%	-0.1%	2.7%	0.5%	
Medical	\$ 366.66 \$ 393.14	7.2%	0.0%	0.0%	0.8%	-0.1%	2.9%	3.5%	<== Schedule B1
50/50 Blended Utilization/Service Mix Trend		3.0%							<== Schedule B2
Historic 2018 Utilization/Service Mix Trend		3.5%							
Historic to Projected Blend Adjustment		-0.5%							
2019 Historic to Projected									
Utilization/ Projected Utilization/									
Mix Trend Adjustment Service Mix									
Service Level	2019	Historic to	Projected						
Inpatient	1.6%	-0.5%	1.1%						
Outpatient	5.5%	-0.5%	5.0%						
Professional	3.7%	-0.5%	3.2%						
Ancillary/Other	0.5%	-0.5%	0.1%						
Medical	3.5%	-0.5%	3.0%						
Capitation			0.0%						
Pharmacy			5.6%						<== Schedule B2

Baseline experience represents a national fixed exposure base which is in-force for both experience periods.
Baseline experience does not include any capitated expenses.

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE D -- BENEFIT LEVERAGING DEVELOPMENT - PENNSYLVANIA SMALL GROUP

A. Baseline Claims -- Year 1/2018 - 12/2018

	Inpatient	Outpatient	Professional	Other	Capitation	Rx	
Allowed \$	#####	#####	#####	\$8,619,294	\$0	#####	<== Baseline Allowed claims for Pennsylvania Small Group
Deductible \$	\$342,869	\$6,615,768	\$5,755,862	\$1,412,224	\$0	\$1,834,911	
Copay \$	\$243,734	\$741,810	\$2,533,964	\$287,997	\$0	\$3,440,928	
Coins \$	<u>\$655,177</u>	<u>\$2,579,999</u>	<u>\$964,275</u>	<u>\$770,944</u>	<u>\$0</u>	<u>\$0</u>	
Net \$	#####	#####	#####	\$6,148,129	\$0	#####	

B. Estimated Trend CY 2019 -- Same Exposure Membership

Core Util / Mix	1.5%	5.4%	3.5%	0.4%		6.3%	<-- Estimated Same Exposure Membership Util / Svc Mix Trend
Core Network Unit \$	4.8%	4.8%	2.3%	2.6%		4.8%	<-- Normalized Unit \$ Trend, Sched A1
<u>Demographic Trend</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>		<u>0.0%</u>	<-- Estimated Same Exposure Membership Demographic Trend, Sched C
Allowed Claims Trend	6.3%	10.4%	5.9%	3.0%		11.4%	
Copay Util Trend	1.5%	5.4%	3.5%	0.4%		6.3%	<-- Estimated Util Trend on Services w/ Copay

C. Simulated Net Trend CY 2019 With Common Membership @ Same Benefit Design

Allowed \$	#####	#####	#####	\$8,881,185	\$0	#####	
Deductible \$	\$342,869	\$6,615,768	\$5,755,862	\$1,412,224	\$0	\$1,834,911	
Copay \$	\$247,333	\$781,636	\$2,623,646	\$289,194	\$0	\$3,659,265	
Coins \$	\$697,417	\$2,889,794	\$1,034,068	\$799,991	\$0	\$0	
Net \$	#####	#####	#####	\$6,379,776	\$0	#####	
Net Trend	6.4%	12.0%	7.2%	3.8%	0.0%	13.1%	
Implied Benefit Leverage	0.10%	1.40%	1.20%	0.70%	0.00%	1.50%	<-- Net Trend v Allowed Trend, Common Membership @ Same Benefit Design
Projected Leverage Change	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<-- Includes any anticipated changes including ACA requirements (Higher pharmacy trend through high cost drugs requires leverage reduction)
Projected Benefit Leverage	<u>0.1%</u>	<u>1.4%</u>	<u>1.2%</u>	<u>0.7%</u>	<u>0.0%</u>	<u>1.5%</u>	<-- Final Projected Benefit Leverage by Service Category

Using the Cost sharing component percentage from a completed experience period, the appropriate trend factors are applied to the various components in order to simulate the benefit leveraging component under no change in benefits.

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE E -- SERVICE TYPE WEIGHTING

	<u>National</u>	<u>National Non-Capitated</u>	<u>Pennsylvania Small Group</u>
Inpatient	22.2%	22.7%	23.4%
Outpatient	27.9%	28.7%	31.3%
Professional	22.1%	22.7%	21.2%
Ancillary	4.4%	4.5%	4.4%
Capitation	2.5%	0%	2.5%
Pharmacy	<u>20.8%</u>	<u>21.4%</u>	<u>17.1%</u>
Total	100.0%	100.0%	100.0%

Objection 15

Experience	4Q2019
Member Months	342,952
Allowed Claims PMPM (EHB only)	\$464.64
Incurred Med Claims	\$330.66
Incurred Rx Claims	\$80.28
Rx Rebates PMPM	-\$27.84
Incurred Rx Claims Less Rx Rebates	\$52.44
Total Incurred Claims PMPM	\$383.10
- Site Specific Cat Claim Level	(\$26.11)
Expected Cat Claim PMPM	\$35.81
Net Cat_Claim Override	60%
Subtotal	\$388.91
Months of Trend (mid month)	25.0
x Annual Trend Rate	9.13%
<u>Claim Cost Subtotal</u>	<u>\$466.52</u>
/ Target Loss Ratio	84.0%
/ Risk Score Rel to State Avg	0.946
PPACA Fees	1.000
Needed Revenue PMPM	\$587.54
Med Base Rate 7/1/2020	\$845.80
Med Rel	0.5143
Medical Pricing Trend	1.024
Subtotal Medical	\$445.40
Rx Base Rate 7/1/2020	\$845.80
Rx Rel	0.0625
Rx EDA	1.024
Subtotal Rx	\$54.17
Subtotal Medical and Rx	\$499.56
Age Factor	1.4180
Area Factor	0.8684
Current Undiscounted PMPM	\$615.18
Supportable Price Adjustment	-4.5%

Prior Base Rate 7/1/2020
EDA Trend to 1/1/2021
Base Rate trended to 1/1/2020
Supportable Pricing Adjustment
Revenue Neutrality
Base Rate 1/1/2021

Filed Base Rate 1/1/2020

\$	831.42
	1.024
\$	851.37
	-4.5%
	-6.20%
\$	762.73

\$	762.70
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Objection 16

Experience Period:	
Change in Demographics:	0.986
Change in Benefits:	1.000
Change in Other:	1.075

Demographics			
Rating Area	Experience Membership	Projected Membership	Proposed Rating Area Factors
1	469	324	0.7554
2	-	3	0.8569
3	394	417	0.9976
4	983	3,828	0.8081
5	126	130	0.751
6	484	893	0.9746
7	909	960	1.0017
8	4,378	7,044	0.8828
9	754	1,113	0.9094

Demographics Geo Shift:	0.986
Demographics Age Shift:	1.000

Other	
Catastrophic Claim Adjustment	0.060
Trend (24 vs 25 months)	0.006
Balancing Item	0.008
TOTAL Other Adj't	1.075

Site Specific Cat Claim Level	\$0.00
Expected Cat Claim Level %	9.1%
Expected Cat Claims, PMPM	\$22.43
Net Cat Claim Override	60%
Cat Claim Adjustment	\$13.46
Total Experience Period Claim Cost, PMPM	\$223.21
Catastrophic Claim Adjustment	0.060

Trend to Rating Period	
Annualized Unit Cost Trend	3.98%
Annualized Utilization Trend	3.88%
Trended to 25 months	1.174
Annualized Cost Trend Year 1	4.00%
Annualized Utilization Trend Year 1	3.90%
Annualized Cost Trend Year 2	4.00%
Annualized Utilization Trend Year 2	3.90%
Trended to 24 months	1.168
Trend (24 vs 25 months)	0.006

Raw Data

Claims	Large Losses	Member Months
1671.44		36
86500.83		390
14617.37		226
124991.84		192
26513.52		117
3749.18		48
20148.36		85
15646		266
9274.18		55
39.15		3
4463.46		65
3789.71		45
1649.16		89
12911.24		28
2796.7		56
965.38		28
182.7		14
221.79		14
3299.77		9
3206.82		36
781.46		25
899.81		48
169.65		13
1379164.99		37
710.61		15
526.77		27
743.35		15
65.25		5
39.15		3
665.49		15
1120.52		9
1198.54		6
65.25		5
23693.43		43
65.25		5
1245.33		14
45.38		1
13.05		1
279.34		12
47009.64		265
1496.05		81
26.1		2
246.06		7
156.6		12
39.15		3
117.45		9
26.1		2
13.05		1
13025.24		366
20256.53		418
421974.91		829
111639.78		615
1136.32		43
3019.77		60
4454.78		119
9624.86		101
25307.63		475
18901.64		129
2182.67		55
2429.12		60
22281.36		69
22645.99		72
143.55		11
6947.39		153
48177.44		181
2890.92		27
21761.73		74
396.48		18
2220.76		107
27633.98		18
39235.6		228
1080.52		39
402.77		28
272.24		14
1423.55		34

Manual Period:	
Change in Demographics:	1.059
Change in Benefits:	0.967
Change in Other:	1.029

Demographics		
Rating Area	Manual Membership	Proposed Rating Area Factors
1	11,237	0.7554
2	60	0.8569
3	7,294	0.9976
4	103,572	0.8081
5	3,334	0.751
6	17,196	0.9746
7	18,720	1.0017
8	143,377	0.8828
9	29,665	0.9094

Demographics Geo Shift:	1.009
Demographics Age Shift:	1.050

Other	
Catastrophic Claim Adjustment	0.015
Trend (24 vs 25 months)	0.006
Balancing Item	0.008
TOTAL Other Adj't	1.029

Site Specific Cat Claim Level	\$26.77
Expected Cat Claim Level %	9.1%
Expected Cat Claims, PMPM	\$36.21
Net Cat Claim Override	60%
Cat Claim Adjustment	\$5.66
Total Experience Period Claim Cost, PMPM	\$387.16
Catastrophic Claim Adjustment	0.015

Trend to Rating Period	
Annualized Unit Cost Trend	3.98%
Annualized Utilization Trend	3.88%
Trended to 25 months	1.174
Annualized Cost Trend Year 1	4.00%
Annualized Utilization Trend Year 1	3.90%
Annualized Cost Trend Year 2	4.00%
Annualized Utilization Trend Year 2	3.90%
Trended to 24 months	1.168
Trend (24 vs 25 months)	0.006

Metal Tier	Average Sloping Adjustment	Experience	Manual
		Projected Member Months	Experience Member Months
Bronze	1.000	2,611	20,163
Silver	1.030	4,990	64,296
Gold	1.080	7,111	156,467
Platinum	1.150	-	93,529
Avg Factor:		1.049	1.085

Total:				334455			331741		
		8497		8474		Credibility		Credibility:	
Age	Age Factors	Experience Period Total Members	Experience Period Billable Members	Distribution of Members by Age	Experience Period Total Members	Experience Period Billable Members	Distribution of Members by Age	Experience Period Total Members	Experience Period Billable Members
0	0.765	86	81	1.0%	4515	4313	1.3%	4515	4313
1	0.765	109	97	1.1%	3422	3169	0.9%	3422	3169
2	0.765	57	53	0.6%	3480	3207	1.0%	3480	3207
3	0.765	94	94	1.1%	3211	3082	0.9%	3211	3082
4	0.765	46	46	0.5%	3423	3267	1.0%	3423	3267
5	0.765	57	57	0.7%	3516	3351	1.0%	3516	3351
6	0.765	49	49	0.6%	3721	3554	1.1%	3721	3554
7	0.765	20	19	0.2%	4022	3764	1.1%	4022	3764
8	0.765	52	52	0.6%	3816	3600	1.1%	3816	3600
9	0.765	59	59	0.7%	3682	3453	1.0%	3682	3453
10	0.765	48	48	0.6%	3701	3487	1.0%	3701	3487
11	0.765	100	100	1.2%	3967	3792	1.1%	3967	3792
12	0.765	106	106	1.2%	3837	3708	1.1%	3837	3708
13	0.765	40	40	0.5%	3805	3681	1.1%	3805	3681
14	0.765	71	71	0.8%	3788	3713	1.1%	3788	3713
15	0.833	75	75	0.9%	4187	4159	1.2%	4187	4159
16	0.859	57	57	0.7%	4370	4346	1.3%	4370	4346
17	0.885	69	69	0.8%	3671	3664	1.1%	3671	3664
18	0.913	91	91	1.1%	4091	4091	1.2%	4091	4091
19	0.941	79	79	0.9%	4254	4254	1.3%	4254	4254
20	0.97	81	81	1.0%	4415	4415	1.3%	4415	4415
21	1	56	56	0.7%	4032	4032	1.2%	4032	4032
22	1	167	167	2.0%	4706	4706	1.4%	4706	4706
23	1	124	124	1.5%	4361	4361	1.3%	4361	4361
24	1	102	102	1.2%	4890	4890	1.5%	4890	4890
25	1.004	182	182	2.1%	4771	4771	1.4%	4771	4771
26	1.024	197	197	2.3%	7151	7151	2.1%	7151	7151
27	1.048	206	206	2.4%	6775	6775	2.0%	6775	6775
28	1.087	205	205	2.4%	7002	7002	2.1%	7002	7002
29	1.119	264	264	3.1%	6728	6728	2.0%	6728	6728
30	1.135	277	277	3.3%	6833	6833	2.0%	6833	6833
31	1.159	208	208	2.4%	6729	6729	2.0%	6729	6729
32	1.183	302	302	3.6%	6854	6854	2.0%	6854	6854
33	1.198	152	152	1.8%	6177	6177	1.8%	6177	6177
34	1.214	155	155	1.8%	6478	6478	1.9%	6478	6478
35	1.222	179	179	2.1%	6883	6883	2.1%	6883	6883
36	1.23	105	105	1.2%	6258	6258	1.9%	6258	6258
37	1.238	111	111	1.3%	6020	6020	1.8%	6020	6020
38	1.246	119	119	1.4%	6077	6077	1.8%	6077	6077
39	1.262	190	190	2.2%	6245	6245	1.9%	6245	6245
40	1.278	151	151	1.8%	5889	5889	1.8%	5889	5889
41	1.302	112	112	1.3%	5649	5649	1.7%	5649	5649
42	1.325	71	71	0.8%	5453	5453	1.6%	5453	5453
43	1.357	145	145	1.7%	5002	5002	1.5%	5002	5002
44	1.397	72	72	0.8%	5203	5203	1.6%	5203	5203
45	1.444	205	205	2.4%	4966	4966	1.5%	4966	4966
46	1.5	117	117	1.4%	5065	5065	1.5%	5065	5065
47	1.563	146	146	1.7%	5843	5843	1.7%	5843	5843
48	1.635	173	173	2.0%	5795	5795	1.7%	5795	5795
49	1.706	192	192	2.3%	6242	6242	1.9%	6242	6242
50	1.786	126	126	1.5%	6149	6149	1.8%	6149	6149
51	1.865	145	145	1.7%	5899	5899	1.8%	5899	5899
52	1.952	141	141	1.7%	6083	6083	1.8%	6083	6083
53	2.04	212	212	2.5%	5857	5857	1.8%	5857	5857
54	2.135	176	176	2.1%	5868	5868	1.8%	5868	5868
55	2.23	117	117	1.4%	5919	5919	1.8%	5919	5919
56	2.333	201	201	2.4%	5586	5586	1.7%	5586	5586
57	2.437	158	158	1.9%	5703	5703	1.7%	5703	5703
58	2.548	172	172	2.0%	5733	5733	1.7%	5733	5733
59	2.603	219	219	2.6%	5346	5346	1.6%	5346	5346
60	2.714	105	105	1.2%	5346	5346	1.6%	5346	5346
61	2.81	111	111	1.3%	4560	4560	1.4%	4560	4560
62	2.873	197	197	2.3%	4618	4618	1.4%	4618	4618
63	2.952	143	143	1.7%	3734	3734	1.1%	3734	3734
64	3	143	143	1.7%	7083	7083	2.1%	7083	7083

6414.93	66
9595.48	90
358.17	14
728.12	25
10769.13	12
5090.82	5
2845.52	78
3683.92	25
11288.74	38
13102.73	28
1361.73	24
15194.97	63
2426.87	5
78.3	6
789.32	3
2577.98	36
224.24	13
2034.27	70
13.05	1
682.82	24
104.91	8
13.05	1
469.8	36
4911.58	87
1340.73	39
50399.56	194
9057.27	148
1431.3	49
53419.85	87
8361.14	39
10545.61	30
2559.45	31
248.46	16
104.4	8
3289.19	21
48798.75	42
58520.42	120
2740.04	14
1099.64	31
104.4	8
18204.57	6
201.97	9
751.65	18
272.87	4
9581.23	37
160.76	4
17682.62	18
2881.18	38
27147.14	97
92707.98	312
143.55	11
3964.84	9
44.87	1
7368.37	50

Raw Data		
Claims	Large Losses	Member Months
608.32		10
568.02		13
271.66		4
181.95		5
2641.42		13
792.56		10
192.35		6
88.93		6
78.3		6
52.2		4
638.18		6
4004.25		14
16561.27		30
2864.07		6
159.68		2
91191.97		137
445.13		14
154.58		6
311.41		23
24424.92		9
78.3		6
9479.23		32
65603.94		51
3990.43		49
806.38		21
997.69		21
469.8		36
2461.51		89
790.17		21
1441.98		27
5445.65		75
23728.02		72
573.67		24
33788.68		18
5575.04		39
1417.97		55
49322.69		85
130.5		10
13227.39		45
6141.23		5
1290.5		64
340.87		15
17383.71		192
1609.08		30
20128.13		48
1537.11		12
6181.06		54
13.05		1
1591.1		45
2176.27		39
25842.38		234
255.98		15
23423.38		35
153204.34		120
84891.61		83
5323.64		105
525.54		28
388.78		14
254920.48	57508.93	38
495.9		38
309.39		12
37841.91		50
64440.01		107
1639.59		28
21521.32		73
731.64		32
803.7		17
52799.02		108
390.51		17
107727.88		77
1212.83		9
7248.65		18
2403.52		18
10022.35		76
18054.55		182
35085.84		67
59004		115
24784.25		70
45954.87		41
617.03		36
9103.79		65
4931.04		40
40471.32		61
583.6		26
33823.88		74
14033.72		153
14427.49		177
9956.05		99
35957.06		201
221511.87		141
3435.43		17
47646.94		225
74865.71		157
15197.48		3
113613.52		462
5363.51		55
950.84		22
18797.05		148
679.84		25
840.63		55
188320.02		436
42293.74		553
45397.89		177
302056.36		134
2032.63		44
3067.12		98
512.65		37
32708.29		127
1016.93		9
386013.37	66955.79	399
76337.21		157
3172.34		60
1476.42		12
45861.85		93
370870.67	111779.27	214
11331.1		94
25813.7		66
28727.35		82
18877.15		12
58373.04		145
88360.43		60
1714.79		12
112405.88		604
73228.88		205
11368.03		87
48063.96		112
14510.17		53
61736.81		84
3452.67		46
1040.17		36
2249.81		24
40093.85		107
11233.8		122

3701.68		124
31903.89		55
28632.45		70
4886.41		66
193653.09		116
129650.4		44
7463		22
717.85		26
2020.43		161
16262.92		9
640.65		158
56058.34		85
18720.45		111
4557.53		318
134071.46		32
23218.01		101
36624.82		30
22711.21		228
31603.8		79
3920.65		30
28740.25		27
101464.37		24
2157.55		54
994.58		30
7223.23		28
439.39		16
207.36		194
98852.9		80
12042.62		55
2499.74		45
6411.5		66
3005.48		63
49638.25		60
5870.06		45
9694.07		115
762.49		48
36259.91		14
902.46		9
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2506.6		16
2096.54		98
1014.02		49
4169.18		22
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7714.78		42
401.5		263
703.99		111
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2811.19		12
30346.08		42
155.52		48
33084.07		81
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17665.78		21
1550.08		24
49914.51		59
6780.84		1
31012.09		89
13.05		5
4046.72		111
355.92		25
10941.93		60
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672.69		53
526.64	19	8
3928.1		9
102.24		16
325.35		38
306.12		16
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689.31		6
326.75		24
967.81		59
1690.81		3
94224.22	1961.52	6
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914.81		18
18265.22		38
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379.87		9
25.38		9
287.44		4
50.76		22
18693.38		6
76.14		12
157.06		8
121.29		14
293.54		4
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126.9		9
815.88		27
32195.96		8
258.67		12
980.51		35
4126.09		5
507.87		33
1740.85		3
38.07		8
133.7		5
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38.07		6
76.14		4
753.96		3
38.07		2
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192.17		12
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39.15		3
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2222.14		15
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26.1		3
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29954.45		20
755.6		22
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3459.74		29
9409.3		16
78.3		6
17635.77		72
796.47		12
292045.35		138
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85771.78		72
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4487.86		31
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5483.37		30
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953.03		12
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28216.42		90
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643.34		17
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13608.64		129
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3321.16		24
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36941.84		105
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175.43		7
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14465.94		96
1886.1		59
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13799.56		28
16938.83		125
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980.94		19
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1998.77		42
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1005.26		18
3283.71		38
61289.8		151
362384.66		731
65789.33		309

21690.32		69
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802.53		32
180541.34		124
64236.92		110
4099.43		60
157161.94		80
40193.1		26
260.45		10
1393.22		31
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10322.75		248
17054.77		42
47746.12		39
83564.45		169
10920.16		43
68324.94		76
312080.41		935
355081.92	32929.26	129
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20643.94		11
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44028.29		49
20294.25		66
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31021.83		149
44326.04		164
156733.55		610
13263.72		55
145945.63		539
6457.34		55
174681.97		349
914.57		60
3040.88		96
214598.56		566
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74057.89		82
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236380.18		298
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5756.94		28
104098.01		469
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118213.9		95
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241392.34	41949.47	108
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181.37		11
470584.37		1067
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10096.06		72
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90460.77		363
131124.2		510
13720.94		39
52677.56		135
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571178.23		984
3607.88		24
34298.24		37
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4080.29		86
141104.88		547
184542.81		140
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231117.19		350
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39648.74		38
16815.77		213
26753.71		222
278406.75		734
154.47		3
57651.29		182
32082.81		33
27924.13		33
12940.81		55
15769.5		105
118290.69		367
3610.66		91
19497.62		55
71112.57		84
64952.03		78
3027.27		47
76989.79		22
4201.59		79
44411.12		104
8322.89		110
4732.92		55
3386.62		111
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77791.13		96
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5498.48		70
376.43		10
20861.81		112
86674.94		603
56071.74		152
2336.73		55
37512.79		266
3281.89		67
7718.29		74
23602.82		85
13809.4		143
51915.23		164
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1964.77		7
26599.1		206
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11566.43		47
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5308.2		114
38124.03		242
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1756.23		38

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266.55		8
9490.7		52
4922.4		78
259.7		11
23310.92		142
608.94		6
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65309.82		177
28336.1		127
9536.75		91
8927.35		93
23948.81		16
9941.15		24
1439.39		13
624.42		16
793.26		16
309.92		16
9604.86		87
23838.53		121
30305.52		235
23112.27		54
117.45		9
174.67		5
32314.52		144
40272.47		124
10694.2		65
3476.78		42
44462.34		107
28378.86		56
23633.95		204
10801.5		54
250105.78		54
3642.12		21
8826.95		81
14501.37		24
10159.02		77
13318.92		41
26069.87		73
870.11		19
1500.26		35
59586.4		188
11647.82		129
21784.4		16
364.06		20
461.37		18
187.31		6
3040.53		37
154.44		12
2524.53		42
14674.64		141
1574.65		20
6750.41		29
6375.46		68
16967.27		137
3964.55		18
4970.88		78
25476.55		52
24670.61		6
8329.12		62
724.8		12
124764.51		221
154.44		12
298.35		10
2170.81		43
1373.28		35
114495.15		105
17503.98		82
601.49		10
789.56		16
19120.39		57
144.41		7
193.55		10
2067.05		26
25736.71		87
10404.19		22
1287.43		25
1845.38		32
8696.93		83
1586.99		20
607.87		20
614.83		16
27345.76		221
6494.9		20
107866.29		32
345.51		27
1663.7		28
41578.45	2023.25	184
61646.89		207
2754.59		32
221662.37		319
3897.4		24
1448.88		8
951.35		37
627105.93	617128.3	108
11161.1		87
4649.15		28
4297.26		62
1172.85		16
38.07		3
1165.76		13
1450.42		7
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4952.29		129
177002.8		384
28636.07		39
126049.48		27
569.53		15
185.98		8
586.4		39
11916.9		22
12297.12		15
1832.77		3
13113.48		14
287.1		22
14500.26		6
490.41		30
17924.92		51
107976.63		230
7510.81		22
1280.09		11
50064.41		91
687.68		32
18052.35		437
5906.97		42
968.13		33
43722.78		420
30817.39		118
6059.53		45
2961.5		5
1378.95		36
717.14		14
12118.55		31
775.91		21
4520.83		38
3485.66		43
25.38		2
90.86		1
463.41		5
53.1		4
2773.16		11
70.04		2
3944.66		16
3131.85		32
21773.81		38
5503.58		39
352.3		11
1239.71		6
656.83		3
9911.74		12
13880.46		106
2678.04		40
933.25		12
160.56		6
11957.76		42
53503.77		22
905.97		22
137397.25		99
17846.55		44
70385.31		190
141719.21		287
9972.73		59
24400.41		84
185476.82		295
8769.47		60
3620.36		55
66649.73		146
17308.13		34
1026.28		27
8210.48		117
453.99		10
1995.11		9
10689.3		17
7169.04		47
35730.01		147
2455.03		63
811.56		15
390.87		6

4921.56		36
38.07		3
25.38		2
2198.15		4
1011.85		27
203.04		16
7472.2		56
3389.41		2
3871.68		11
26.1		2
2264.3		18
1410.11		21
8204.24		39
13.05		1
12049.88		4
1230.63		26
91.35		7
133.36		6
621.8		8
83251.75		175
5544.54		22
5336.84		30
9504.39		26
274.67		10
23288.06		128
1059.76		48
262.89		3
511.14		19
3237.29		56
4559.72		27
66741.09		62
26316.72		159
736.73		16
6253.62		20
149777.92		52
104.4		8
1153.12		20
1468.65		21
16705.37		115
1471.09		12
24287.55		70
232.89		6
1339.09		20
65.25		5
1675.12		30
1319.93		35
69771.6		468
98264.94		296
3361.97		15
22768.56		52
91.35		7
26798.92		145
24034.09		211
47912		177
32865.79		94
107157.85		280
343102.06		485
7633.63		54
8975.5		30
6899.71		34
27301.23		142
145969		465
26795.55		105
166.12		10
2388.6		16
54751.14		356
11090.47		12
7000.63		65
2979.8		44
22604.58		63
54397.09		160
13497.91		78
31320.73		181
3684.63		20
32473.71		226
5772.58		19
4053.82		24
30342.93		56
128.47		2
1697.89		8
2350.28		32
10434.54		74
1549.74		29
10477.05		49
437.27		18
26437.99		109
6622.14		27
2086.53		30
58716.92		33
210516.26		132
123307.6		259
2134.86		119
130.14		10
329.81		8
183896.54		284
396.42		8
44553.222	226807.75	176
2707.55		116
14601.22		8
519665.58	229183.31	479
189829.76		246
90286.6		201
51444.48		510
194448.69		655
301472.45		510
121158.4		271
56811.72		92
248682.65		683
16942.78		154
915437.76	124184.13	1155
314826.46		758
41210.7		126
425811.69		1074
7053.14		76
25248.62		90
153278.02		681
48711.87		392
139601.25		652
882.36		68
59888.61		222
445258.04	1960.25	822
4246.4		26
34533.83		336
1208617.77	114879.9	2377
24828.02		132
970940.91	221758.2	2159
231855.59		370
1096950.23	130599.5	1582
4275.58		53
94275.98		379
234257.32		925
2685.53		52
516.3		16
1484.38		21
93511.72		39

4126.42		125
367.42		11
31354.89		95
16704.42		23
41701.84		152
72574.62		48
18798.13		100
141497.69		474
152011.26		473
1313.57		11
38618.82		133
2583.91		50
168.93		13
51322.28		40
129.42		10
70030.29		193
51821.84		50
12695.3		130
4947.81		40
52688.86		230
1521.39		55
7551.25		27
142.47		11
3827.73		57
617.73		9
38967.11		149
117.09		9
18060.15		90
269006.53		226
108727.94		243
52.2		4
868.91		18
1549.58		27
52.2		4
1112.27		32
6385.59		40
63260.95		104
192.87		15
198374.29		189
331.44		6
12783.4		40
443.44		25
1560.22		21
14896.72		49
38663.49		63
2265.73		60
15424.99		77
180.54		14
3719.54		56
970		15
32025.79		37
12971.45		203
2407.32		127
5020.65		64
14538.13		40
149809.93		379
227.69		12
25069.76		185
29741.5		27
2812.43		47
108465.28		383
177.91		7
141.17		8
2078.92		22
9282.33		34
3690.33		65
17056.74		25
4441.67		20
11350.83		31
6823.67		60
2872.51		13
29612.47		104
102.24		8
4650.31		32
51.12		4
125663.29		333
1342.49		24
54127.99		44
498.94		4
454.46		20
51.12		4
76.14		6
30453.96		59
3130.27		35
38.07		3
1601.52		20
5583.72		12
152.28		12
11936.72		155
1147.19		35
202.32		10
87126.97	51041.32	71
51.2		4
79458.85	92179.4	24
12617.4	147.75	120
50.76		4
581.41		16
29993.33		20
834.76		19
344.81		6
3135.8		58
2244.04		47
26416.48		71
5189.29		9
6890.97		18
25.38		2
67681.82	67810.79	76
30492.5		140
2528.19		47
10393.15		14
29449.91	30136.6	30
76.14		6
285.19		12
77932.87		350
6925.9		12
1928.36		9
2931.57		20
295.2		6
4375.03		22
3081.7		12
1322.79		23
26.1		2
25467.27		120
13230.87		67
25784.07		53
2394.91		34
5072.78		26
2788.25		21
4404.84		58
642.97		11
1088.91		18
2839.68		30
10810.37		8
16923.37		46
52252.67		38

10345.75		40
8299.1		36
10536.43		14
456.89		18
214.61		11
4072.73		23
9568.62		42
9776.82		55
847.73		18
11716.85		48
7323.19		52
76100.21		126
48653.75		91
79690.69		277
67093.63		114
39.15		3
14486.2		81
1876.71		37
93974.71		229
104.4		8
45652.67		294
23087.13		220
13668.31		130
159403.45		432
1411.08		36
24946.75		85
59430.95		105
27358.25		128
1379.86		18
1375.15		20
25196.51		60
6487.05		20
16532.53		281
6807.82		15
6053.61		25
429644.71	155521.86	130
13449.86		45
29541.83		89
1324.35		49
382.23		25
13874.47		113
123854.1		207
6174.05		56
647.15		19
14792.36		48
163094.59		380
91369.64		363
714199.15	78427.85	1168
507550.49		803
217199.63		521
94084.71		297
20243.93		98
10552.56		128
128062.05		334
869417.09		1632
149110.69		390
27280.18		264
33525.98		217
1681.98		20
257263.46		592
67522.79		201
32173.97		109
36111.92		149
14292.68		74
326.25		25
36015.61		144
29479.16		49
23497.87		65
113102.4		169
7935.93		94
47086.13		189
24433.01		65
31400.55		152
129216.27		252
38679.2		143
83157.28		352
618.82		28
13306.3		128
779.19		27
114284.08		292
77683.14		395
6260.71		109
117.45		9
339359.02		359
131641.96		244
338011.12		714
78.3		6
87171.09		180
16063.05		20
62673.76		20
124116.56		211
24946.85		220
11602.47		34
217083.8		790
97578.83		163
39993.61		140
16188.97		90
24527.77		194
76454.01		436
485656.18	47595.22	653
21645.18		121
48376.87		125
307585	23735.46	801
1447216.27	172244.78	3552
1681777.76	48718.96	3656
793559.94	76210.27	1831
197089.33		709
386119.46		921
203042.58		673
24932.96		295
451555.15	92236.88	360
104.4		8
101436.52		262
139805.38		321
110734.79		325
232747.57		951
142735.04		720
48148.11		386
179393.31		891
3372865.62		6852
286176.83		411
878703.87	393993.7	1032
158151.3		359
90695.39		468
555375.02		1544
2869.02		40
3936.8		66
252894.75		310
288258.06		458
328570.07	40358.61	565
828.53		22
97973.17		418
254538.75		837
399387.67		1080
75016.8		330

39185.29		178
42732		218
130.5		10
4673.66		90
6240.57		40
80078.37		171
94937.91		206
210591.94		270
142835.09		230
58741.08		140
36843.82		216
89.41		6
9957.35		77
102542.57		381
2010.58		36
338426.79		461
175.95		11
599401.41		1092
10901.2		38
12312.13		207
463370.82	64328.9	644
841.64		13
843.71		43
200653.98		667
64304.89		233
212480.19		247
15362		77
141757.27		185
17608.28		185
330.32		16
8601.66		44
2265.51		27
36584.69		86
10248.78		92
90861.54		438
14663.66		46
124646.35		63
274239.88	5789.54	371
232181.85		224
616.62		21
20808.12		107
1179.03		24
77629.31		199
7803.72		58
70924.96		405
13875.31		163
131552.84		338
50515.59		232
458327.77	1344.71	742
423625.5		909
93341.95		288
18715.58		169
38399.28		103
331.16		14
11730.62		180
19084.78		159
27843.55		266
40788.35		324
54229.48		81
59869.59		152
2683.97		8
4256.31		58
25269.62		28
1774.99		16
6870.97		135
27563.16		149
66121.62		72
28709.92		42
57417.04		24
645.65		26
10154.71		194
266.49		21
545.95		4
5796.29		65
27403.82		184
9655.94		160
724.17		42
32255.12		109
1668.88		31
88892.86		363
5851.66		108
18480.55		63
284.27		10
25981.32		27
18560.88		45
1565.96		4
52455.95		116
19638.14		16
1300.88		8
510.71		24
9836.24		32
2042.89		39
8062.23		20
10835.17	260.83	94
219.41		1
23976.26	25727.02	72
27563.51		178
162379.52	36805.63	424
50161.71		162
10268.79		50
1330.63		34
5879.47		41
7116.85		12
11276.85		20
110455.27		298
42667.4		95
533.46		12
313.84		12
320.57		13
17460.41		24
12634.02		25
130.5		10
3201.39		30
121756.73		70
778.32		18
1548.79		48
3955.5		70
21654.66		110
35993.04		563
193017.15		197
602630.57	15582.17	1247
1287.72		45
8456.88		69
23776.31		114
25597.79		137
300223.46		166
1606.7		60
49597.08		292
49321.39		206
210757.04	40023.4	24
25296.42		212
62449.69		24
3403.02		36
86119.42		64
60413.44		144

105967.06		126
7345.87		30
10762.16		117
6933.89		47
1578.04		35
180.54		14
6142.93		21
6609.85		14
1681.98		12
331.68		24
356.35		18
354.06		6
667.48		14
61655.44		178
402.87		15
40778.66		51
63.45		5
257.27		11
99.1		5
653.33		8
145.97		4
215.7		6
2950.71		39
9809.54		41
9636.32		45
7270.73		6
102410.63		61
228.41		10
369.47		28
3392.66		52
7326.15		25
7238.01		45
30365.61		34
6447.3		72
593.18		20
197764.04		557
12049.91		32
2044.22		80
5047.26		63
927.29		28
4359.14		18
26.1		2
153787.28		102
9760.7		68
764.12		20
34147.9		92
36004.09		187
324881.48		770
71263.27		198
3255.54		54
144310.6		465
560.39		14
41616.78		110
12129.1		123
47788.69		272
138873.18		398
127183.09		638
76374.12		48
113863.18		176
133776.84		256
9665.69		48
189704.28		480
6303.2		72
16777.25		48
3935.07		12
40191.38		242
42226.61		72
107664.4		416
21578.61		11
10452.36		99
5043.66		51
95359.11		138
1193.91		23
2526.28		55
13924.38		24
4931.5		104
3270.63		90
7831.72		35
5171.4		14
10325.78		78
29315.03		30
7354.43		30
589876.76	408127.04	446
3242.48		13
1926.15		46
659.64		27
1379.25		18
129.16		6
108497.96	24108.88	22
3900.33		4
306.16		8
2120.21		14
88.83		7
42581.37		53
1438.07		5
6628.54		31
7530.38		12
286.04		10
25.38		2
384.26		10
25.38		2

Objection 21a

	<u>Rate Type</u>	<u>Case Size</u>	2020 Rates	
			New	Renewal
PA SE	PEPM	1-4	\$ 3.00	\$ 3.00
	PEPM	5+	\$ 37.00	\$ 32.00
PA other	PEPM	1-4	\$ 3.00	\$ 3.00
	PEPM	5+	\$ 23.00	\$ 20.00

	<u>Rate Type</u>	<u>Case Size</u>	2021 Rates	
			New	Renewal
PA SE	PEPM	1-4	\$ 3.00	\$ 3.00
	PEPM	5+	\$ 37.00	\$ 32.00
PA other	PEPM	1-4	\$ 3.00	\$ 3.00
	PEPM	5+	\$ 23.00	\$ 20.00

Objection 21b

Small Business Broker Commissions (2-50)
Pennsylvania

Geography	Case Size	Type	Broker Comm			Estimated	Broker Comm
			PEPM	Ratio	PMPM	Memb Mix	Blended PMPM
SE PA	1-4	New Business	\$3.00	1.61	\$1.86	4%	\$0.07
SE PA	5+	New Business	\$37.00	1.54	\$24.09	11%	\$2.68
PA other	1-4	New Business	\$3.00	1.51	\$1.99	3%	\$0.05
PA other	5+	New Business	\$23.00	1.48	\$15.51	5%	\$0.81
SE PA	1-4	Renewal Business	\$3.00	1.82	\$1.65	10%	\$0.16
SE PA	5+	Renewal Business	\$32.00	1.69	\$18.91	34%	\$6.34
PA other	1-4	Renewal Business	\$3.00	1.67	\$1.79	7%	\$0.12
PA other	5+	Renewal Business	\$20.00	1.60	\$12.47	27%	\$3.36
							\$13.59

	PMPM	% of Prem
Blended Commissions PMPM	\$13.59	2.58%
General Agent Override PMPM	\$3.46	0.65%
Broker Bonus PMPM	\$0.38	0.07%
Total Commissions/Bonus PMPM	\$17.44	3.29%

	Required Revenue PMPM	Agent/Broker Fees & Commission
UHIC	\$563.26	\$18.55
UHCPA	\$478.25	\$15.75

Objection 30

2020 Plan Info						2021 Plan Info					
Product	ML	HIOS ID	Relativity	AVCS w/IDF	AVCS w/o IDF	Product	ML	HIOS ID	Relativity	AVCS w/IDF	AVCS w/o IDF
HMO	Bronze	24872PA0020001	0.3606	0.5009	0.5609	HMO	Bronze	24872PA0030001	0.4099	0.5793	0.6075
HMO	Gold	24872PA0020008	0.4421	0.6141	0.5878	HMO	Gold	24872PA0030002	0.472	0.6670	0.6478
HMO	Gold	24872PA0020009	0.5199	0.7221	0.6912	HMO	Gold	24872PA0030003	0.5324	0.7524	0.7307
HMO	Silver	24872PA0020010	0.3929	0.5457	0.5659	HMO	Silver	24872PA0030005	0.4294	0.6068	0.6179
HMO	Silver	24872PA0020011	0.3927	0.5455	0.5656	HMO	Silver	24872PA0030006	0.4272	0.6037	0.6147
HMO	Silver	24872PA0020012	0.4522	0.6281	0.6513	HMO	Silver	24872PA0030007	0.4835	0.6833	0.6958
HMO	Silver	24872PA0020013	0.4378	0.6081	0.6305	HMO	Silver	24872PA0030008	0.4662	0.6588	0.6709
HMO	Gold	24872PA0020014	0.5874	0.8159	0.7809	HMO	Gold	24872PA0030004	0.5812	0.8213	0.7976
HMO	Silver	24872PA0020015	0.393	0.5459	0.5660	HMO	Silver	24872PA0030009	0.4385	0.6197	0.6310

Objection 32

	Base Rate	EDA	Base Rate x EDA
2020 Q1	\$760.25	1.0000	\$760.25
2020 Q2	\$760.25	1.0230	\$777.74
2020 Q3	\$831.42	0.9850	\$818.94
2020 Q4	\$831.42	1.0010	\$832.25
2021 Q1	\$762.70	1.0000	\$762.70
2021 Q2	\$762.70	1.0210	\$778.72
2021 Q3	\$762.70	1.0430	\$795.50
2021 Q4	\$762.70	1.0650	\$812.28

2020 Q1			2021 Q1			Q1
Plan Code	Plan Rel	PMPM	Plan Code	Plan Rel	PMPM	YoY
BR-A6	0.3606	\$ 274.15	CD-3Z	0.4099	\$ 312.63	14.0%
BR-A7	0.4421	\$ 336.11	CD-32	0.4720	\$ 359.99	7.1%
BR-A8	0.5199	\$ 395.25	CD-33	0.5324	\$ 406.06	2.7%
BR-A9	0.3929	\$ 298.70	CD-35	0.4294	\$ 327.50	9.6%
BR-BA	0.3927	\$ 298.55	CD-36	0.4272	\$ 325.83	9.1%
BR-BB	0.4522	\$ 343.79	CD-37	0.4835	\$ 368.77	7.3%
BR-BC	0.4378	\$ 332.84	CD-38	0.4662	\$ 355.57	6.8%
BR-BD	0.5874	\$ 446.57	CD-34	0.5812	\$ 443.28	-0.7%
BR-BE	0.3930	\$ 298.78	CD-39	0.4385	\$ 334.44	11.9%

2020 Q3			2021 Q3			Q3
Plan Code	Plan Rel	PMPM	Plan Code	Plan Rel	PMPM	YoY
BR-A6	0.3606	\$ 295.31	CD-3Z	0.4099	\$ 326.08	10.4%
BR-A7	0.4421	\$ 362.05	CD-32	0.4720	\$ 375.48	3.7%
BR-A8	0.5199	\$ 425.77	CD-33	0.5324	\$ 423.52	-0.5%
BR-A9	0.3929	\$ 321.76	CD-35	0.4294	\$ 341.59	6.2%
BR-BA	0.3927	\$ 321.60	CD-36	0.4272	\$ 339.84	5.7%
BR-BB	0.4522	\$ 370.32	CD-37	0.4835	\$ 384.62	3.9%
BR-BC	0.4378	\$ 358.53	CD-38	0.4662	\$ 370.86	3.4%
BR-BD	0.5874	\$ 481.05	CD-34	0.5812	\$ 462.34	-3.9%
BR-BE	0.3930	\$ 321.84	CD-39	0.4385	\$ 348.83	8.4%

2020 Q2			2021 Q2			Q2
Plan Code	Plan Rel	PMPM	Plan Code	Plan Rel	PMPM	YoY
BR-A6	0.3606	\$ 280.45	CD-3Z	0.4099	\$ 319.20	13.8%
BR-A7	0.4421	\$ 343.84	CD-32	0.4720	\$ 367.56	6.9%
BR-A8	0.5199	\$ 404.35	CD-33	0.5324	\$ 414.59	2.5%
BR-A9	0.3929	\$ 305.57	CD-35	0.4294	\$ 334.38	9.4%
BR-BA	0.3927	\$ 305.42	CD-36	0.4272	\$ 332.67	8.9%
BR-BB	0.4522	\$ 351.69	CD-37	0.4835	\$ 376.51	7.1%
BR-BC	0.4378	\$ 340.49	CD-38	0.4662	\$ 363.04	6.6%
BR-BD	0.5874	\$ 456.84	CD-34	0.5812	\$ 452.59	-0.9%
BR-BE	0.3930	\$ 305.65	CD-39	0.4385	\$ 341.47	11.7%

2020 Q4			2021 Q4			Q4
Plan Code	Plan Rel	PMPM	Plan Code	Plan Rel	PMPM	YoY
BR-A6	0.3606	\$ 300.11	CD-3Z	0.4099	\$ 332.95	10.9%
BR-A7	0.4421	\$ 367.94	CD-32	0.4720	\$ 383.40	4.2%
BR-A8	0.5199	\$ 432.69	CD-33	0.5324	\$ 432.46	-0.1%
BR-A9	0.3929	\$ 326.99	CD-35	0.4294	\$ 348.79	6.7%
BR-BA	0.3927	\$ 326.82	CD-36	0.4272	\$ 347.01	6.2%
BR-BB	0.4522	\$ 376.34	CD-37	0.4835	\$ 392.74	4.4%
BR-BC	0.4378	\$ 364.36	CD-38	0.4662	\$ 378.68	3.9%
BR-BD	0.5874	\$ 488.86	CD-34	0.5812	\$ 472.10	-3.4%
BR-BE	0.3930	\$ 327.07	CD-39	0.4385	\$ 356.18	8.9%

Objection 34

Rating Area	Total (UHIC + UHCPA) Membership p 202002	A. Current Area Factors	HCE Area Factors 201901 - 201912	UCRT Adjustment	UCRT Adjusted HCE Area Factors 201901 - 201912	B. Proposed Area Factors	C. Indicated Change C = (B/A)-1
1	631	0.7720	0.7647	1.0015	0.8127	0.7554	-2.2%
2	5	0.7798	0.9080	0.9938	0.9219	0.8569	9.9%
3	813	0.9186	1.0774	1.0132	1.0733	0.9976	8.6%
4	7,459	0.8087	0.8308	1.0072	0.8694	0.8081	-0.1%
5	254	0.7953	0.7631	0.9958	0.8079	0.7510	-5.6%
6	1,741	0.9238	1.0650	0.9959	1.0485	0.9746	5.5%
7	1,871	0.9462	1.0927	1.0040	1.0776	1.0017	5.9%
8	13,725	0.9020	0.9482	0.9885	0.9498	0.8828	-2.1%
9	2,169	0.8943	0.9549	1.0190	0.9784	0.9094	1.7%
	28,668	0.8780	0.9327	0.9982	0.9446	0.8780	0.0%

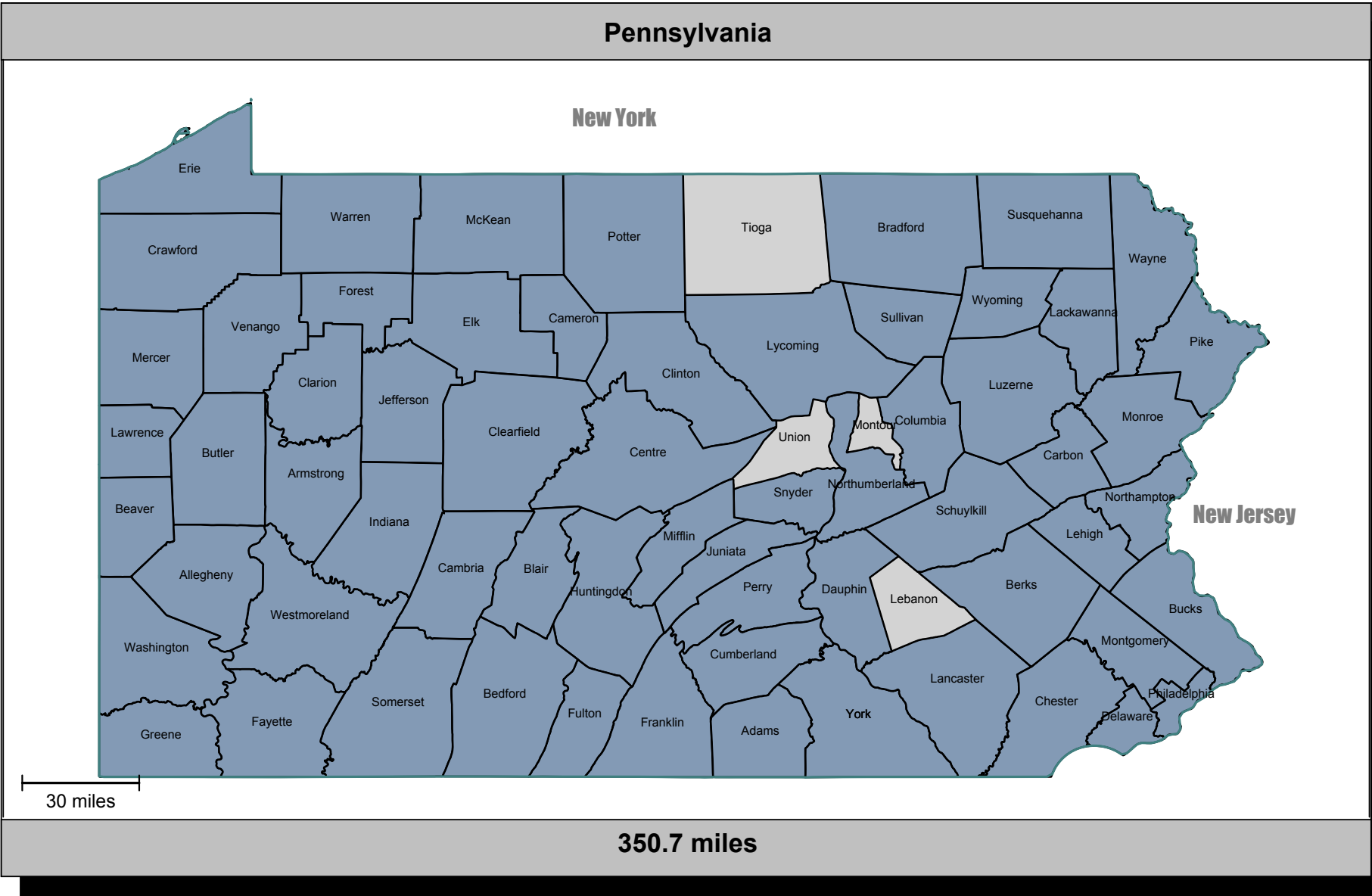
Objection 36

Year	Ultimate Incurred Claims	Members hip	Ultimate Incurred PMPM
2019	\$ 1,939,530.81	8,497	\$ 228.26

Objection 37

	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
Member Months	N/A	N/A	N/A	N/A	N/A	7,031
General & Admin Expenses	N/A	N/A	N/A	N/A	N/A	\$483,243
Total Incurred Claims	N/A	N/A	N/A	N/A	N/A	\$1,614,521
Total Premium	N/A	N/A	N/A	N/A	N/A	\$2,472,010
Total Paid Taxes & Fees	N/A	N/A	N/A	N/A	N/A	\$121,106
Profit	N/A	N/A	N/A	N/A	N/A	\$266,426
Annual Underwriting Gain/(Loss)	N/A	N/A	N/A	N/A	N/A	\$249,279
Annual Underwriting Gain/(Loss) PMPY	N/A	N/A	N/A	N/A	N/A	\$425.45

Geographic overview



Additional Extended OEP and Covid-19 Requests

IMPORTANT: In addition to providing the estimated impact of the Extended OEP and Covid-19 in the Estimate Tab, please address the following questions in a separate document.

1) Provide a detailed description of how the proposed Extended OEP and Covid-19 adjustment factors were calculated for each market, if the expectation is that it will vary by market.
2) If the proposed Extended OEP and Covid-19 adjustment factors were developed based on recent claims experience or membership distributions, describe how credibility was taken into account.
3) If the proposed Extended OEP and Covid-19 adjustment factor varies by area, provide an explanation describing why this is the case.

1) [REDACTED]

2) [REDACTED]

3) [REDACTED]

PENNSYLVANIA INSURANCE DEPARTMENT
ACA Extended OEP and Covid-19 ASSUMPTIONS
MARKET

N	Description of Factor	Factor
1	Covid-19	
2	Extended OEP	

The Exchange Authority has indicated that the open enrollment period will be extended to 1/15/21. If the company anticipates that this extended open enrollment period will cause added adverse selection, relative to the Federal OEP of 11/1/2020 - 12/15/2020, please provide details regarding the estimated impact as well as support for the magnitude of the factor adjustment.

Please insert a factor that represents the morbidity impact associated with the "Description of Factor" in Column C. If there is no impact, then the "Factor" field should be set equal to 1.000

Federal Rate Filing Justification Part II
Written Description Justifying the Rate Increase

UnitedHealthcare of Pennsylvania, Inc.

NAIC: 95220

FEIN: 25-1756858

State of Pennsylvania Rate Review

Scope and Range of the Rate Increase

The requested rate change for small group health benefit plans sold in the state of Pennsylvania will be effective January 1, 2021 and impact 1,226 covered lives. The rate change experienced by members will vary depending on plan selection and geographic area. Additional premium changes may occur upon renewal due to changes in member age, changes in plan selection, and changes in geographic location.

Financial Experience of the Product

The benefit care ratio for this product during the 2019 calendar year is 53.8%. This ratio is the portion of premium that is needed to pay medical claims. The complement of the benefit care ratio is the portion of premium needed for taxes and fees, administrative expenses, and margin.

Changes in Medical Service Costs

There are many different healthcare cost trends that contribute to increases in the overall U.S. healthcare spending each year. These trend factors affect health insurance premiums, which can mean a premium rate increase to cover costs. Some of the key healthcare cost trends that have affected this year's rate actions include:

- Increasing cost of medical services: Annual increases in reimbursement rates to healthcare providers, such as hospitals, doctors, and pharmaceutical companies.
- Increased utilization: The number of office visits and other services continues to grow. In addition, total healthcare spending will vary by the intensity of care and use of different types of health services. The price of care can be affected by the use of expensive procedures such as surgery versus simply monitoring or providing medications.
- Higher costs from deductible leveraging: Healthcare costs continue to rise every year. If deductibles and copayments remain the same, a higher percentage of healthcare costs need to be covered by health insurance premiums each year.
- Cost shifting from the public to the private sector: Reimbursements from the Centers for Medicare and Medicaid Services (CMS) to hospitals do not generally cover the cost of providing care to these patients. Hospitals typically make up this reimbursement shortfall by charging private health plans more.
- Impact of new technology: Improvements to medical technology and clinical practice often result in the use of more expensive services, leading to increased healthcare spending and utilization.

Changes in Benefits

Changes in covered benefits impact costs and therefore affect premium changes. Benefit plans are typically changed for one of three reasons: to comply with the requirements of the Affordable Care Act or state law, to respond to consumer feedback, or to address a particular medical cost issue to provide greater long-term affordability of the product.

Administrative Costs and Anticipated Margins

UnitedHealthcare of Pennsylvania, Inc. works to directly control administrative expenses by adopting better processes and technology and developing programs and innovations that make healthcare more affordable. We have led the marketplace by introducing key innovations that make healthcare services more accessible and affordable for customers, improve the quality and coordination of healthcare services, and help individuals and their physicians make more informed healthcare decisions. Taxes and fees imposed by the State and Federal government are significant factors that impact healthcare spending and have to be included in the administrative costs associated with the plans. These fees include Affordable Care Act taxes and fees which impact health insurance costs and need to be reflected in premium. Another component of premium is margin, which is set to address expected volatility and risk in the market.

The requested rate change is anticipated to be sufficient to cover the projected benefit and administrative costs for the 2021 plan year.