

SERFF Tracking #:	UPMC-132364928	State Tracking #:	UPMC-132364928	Company Tracking #:	
State:	Pennsylvania	Filing Company:	UPMC Health Coverage, Inc.		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	2021 SG Health Coverage				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Coverage, Inc. Small Group Public PDF 1 UPMC-132364928.pdf UPMC Health Coverage, Inc. Small Group Public PDF 2 UPMC-132364928.pdf
Item Status:	
Status Date:	

UPMC HEALTH PLAN

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May 19, 2020

Ms. Tracie Gray
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Gray,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2021 through 12/31/2021.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451

Market: Small Group

On or Off Exchange: Off Exchange Only

Effective Date of Coverage: 1/1/2021

Average Rate Change Requested: 4.05% (\$10.83)

Range of Rate Change Requested: -14.55% to 10.60% (-\$38.90 to \$28.33)

Products Offered: HMO

Rating Areas Where Plans are Offered: 1, 2, 4, 5 (no change from 2020)

Metal Levels Offered: Bronze, Silver, Gold, Platinum

Currently Enrolled Lives Affected by the Rate Change: 2,017

Currently Enrolled Policyholders Affected by the Rate Change: 1,339

Number of Plans Offered in 2021: 6 (3 fewer than 2020)

Total additional annual revenue generated from the proposed rate change: \$383,793

Corresponding Contract Form #: HMOF03

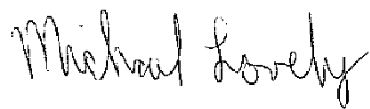
Binder ID#: UPMC-PA21-125098565

HIOS Issuer ID #: 62560

Submission Tracking #: UPMC-132364928

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,



Michael Lovely, FSA, CERA, MAAA

Attachment I

Rate Change Summary

UPMC Health Coverage, Inc. – Small Group Plans

Rate request filing ID UPMC-132364928 - 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:	4.05% ¹
Revised requested average rate change:	N/A
Range of requested rate change:	-14.55% to 10.60%
Effective date:	1/1/2021
Mapped Members:	2,017
Available in:	Rating Areas 1, 2, 4, 5

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$9,252,919
Claims	\$8,514,395
Administrative expenses	\$1,158,080
Taxes & fees	\$11,481
Company made (after taxes)	\$(431,038)

How it plans to spend your premium

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

Claims:	88.72%
Administrative:	11.17%
Taxes & fees:	0.11%
Profit:	0.00%

The company expects its annual medical costs to increase **3.40%**.

Explanation of requested rate change

Increasing cost and utilization of medical trends; Less favorable anticipated Risk Adjustment transfer relative to the prior year; Increase in projected administrative costs.

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

UPMC HEALTH PLAN

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July 20, 2020

Ms. Tracie Gray
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Gray,

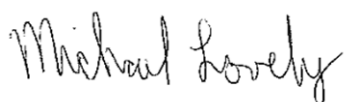
UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2021 through 12/31/2021. The revised filing includes the following changes.

- 1.) In response to Department question 4, round 1, the experience period risk adjustment in Tables 2 and 2b of the PA Actuarial Memorandum Exhibits now match the suggested amounts made by PID.*
- 2.) In response to Department second question 3, round 1, each plan's benefit richness factor is now formula driven in Table 10 of the PA Actuarial Memorandum Exhibits*
- 3.) The experience period risk adjustment in Tables 2 and 2b of the PA Actuarial Memorandum Exhibits now match figures published in the Summary Report on Permanent Risk Adjustment Transfers for the 2019 Benefit Year per CMS.*

Company Name/NAIC #: UPMC Health Coverage, Inc./15451
Market: Small Group
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If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,



Michael Lovely, FSA, CERA, MAAA

PA Actuarial Memorandum

Basic Information and Data

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

Company Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Coverage, Inc.

NAIC #: 15451

HIOS Issuer ID: 62560

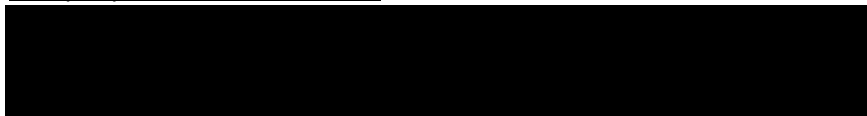
Market: Small Group

Exchange: Off Exchange

Products: HMO

Effective Date: 1/1/2021

Company Contact Information:



Filing Information:

Rate Filing SERFF Tracking #: UPMC-132364928

Form Filing SERFF Tracking #: UPMC-132369924

Binder SERFF Tracking #: UPMC-PA21-125098565

Rate History and Proposed Variations in Rate Changes

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2021 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Filing*
UPMC-131034854	2018	0.0%
UPMC-131496011	2019	-5.2%
UPMC-131851672	2019 Q4	-2.9%
UPMC-131943297	2020	9.8%
UPMC-132294601	2020 Q4	13.1%

**relative to prior year annual filing for quarterly updates*

Average Rate Change

- Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 4.0%
- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 2.4%

Membership Count

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits. The current membership displayed in this table includes all enrollment, regardless of whether these members are enrolled in plans for plan year 2019 or 2020.

Benefit Changes

A table with these changes has been included in Appendix I. All plans have metal level actuarial values in accordance with the latest HHS requirements.

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Claims and Premium

Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2019 - December 2019) with two months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please note that no data for transitional policies is included in this table.

Earned Premium:

This represents the revenue accumulated by the captioned company and market during the experience period. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT.

Paid Claims:

This field includes uncompleted paid medical, pharmacy, and pediatric vision experience period claims for the captioned company and market.

Ultimate Incurred Claims:

This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured Group block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because two months run-out is available the impact of IBNR is minimal. The completion factors used in Table 4b are displayed in the table below and no unexpected factors were observed. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2.

Month	Completion Factor
1/1/2019	0.9987
2/1/2019	0.9981
3/1/2019	0.9975
4/1/2019	0.9972
5/1/2019	0.9965
6/1/2019	0.9953
7/1/2019	0.9860
8/1/2019	0.9875
9/1/2019	0.9793
10/1/2019	0.9763
11/1/2019	0.9593
12/1/2019	0.9556

Member Months:

The sum of the experience period member months shown in Table 1 is also displayed in Table 2.

Estimated Cost Sharing:

This field represents the difference between allowed claims and ultimate incurred claims in Table 2.

Allowed Claims:

This field includes allowed medical and pharmacy experience period claims as well as pediatric vision claims from the experience period for the captioned company and market. Allowed medical claims and pediatric vision claims are pulled directly from our data warehouse. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.

Non-EHB portion of Allowed Claims:

This field displayed the amount of allowed experience period claims that can be attributed to non-EHBs for the captioned market and company.

Total Prescription Drug Rebates:

This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URR.

Total EHB Capitation:

Pediatric dental benefits were paid for via capitation during the experience period. Pediatric dental claims are administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail.

Total Non-EHB Capitation:

No non-EHB benefits were paid for via capitation during the experience period.

Estimated Risk Adjustment:

Experience period Risk Adjustment was estimated to be a payment of \$708,881 per the Summary Report on Permanent Risk Adjustment Transfers for the 2019 Benefit Year published by CMS on July 17, 2020, which translates to a PMPM of \$27.78.

Estimated Reinsurance Recoveries:

No private reinsurance recoveries were made during the experience period.

Loss Ratio:

The loss ratio calculated in Table 2 is 91.43%

Credibility of Data

The experience period data for this company consists of 25,514 member months for ACA-compliant policies. However, the rate manual for this filing was developed using a blend of ACA-compliant experience period data from UPMC's Premium Network and Standard Network in the small group market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 1,267,346 member months of experience and represents the same single risk pool. Since the rate manual consists of a much larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for the captioned company and market. Adjustments to the data include the trend and network adjustments discussed in the "Index Rate" section below.

Trend Identification

The overall annual trend used in rate development is 3.40%. Historical allowed claims were used to develop year over year trend factors for use in the projected rates. The block of ACA-compliant business pertaining to the captioned company was included in Table 3 of the PA Actuarial Memorandum Exhibits for experience trend development. A blend of ACA-compliant experience period data from UPMC's Premium Network and Standard Network in the small group market was included in Table 3b of the PA Actuarial Memorandum Exhibits for manual trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend.

Please see Exhibit 5 of the Supporting Exhibits for trend development. Raw historical data implies an annual trend of 1.39% from 2017 to 2018 but an annual trend of 5.35% from 2018 to 2019 as shown in exhibit 5. We do not believe that either of these values accurately represent future trends that will be observed in this market, leading to the decision to adjust the trend applied in rate development. This was done by introducing an adjustment factor that uniformly decreases the 2018 to 2019 historical trends for each benefit category so that an overall annual trend of 3.40% is applied in rate development. This represents a reasonable middle ground to use in rate development when considering trends implied by the entire 2017 through 2019 data set.

Small Group Quarterly Trend Increases:

Quarterly trended rates beginning on the first day of each calendar quarter of 2021 are proposed in this filing. The proposed quarterly trend is 1.01%. Please see Exhibit 2 for the derivation of quarterly trend.

Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with two months of run-out are provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b consists of a blend of ACA-compliant experience period data from UPMC's Premium Network and Standard Network in the small group market and was used in the development of manual trend.

Rate Development & Change

Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below. Table 5a is populated with the number of member months renewing in each quarter since quarterly trended rates are proposed for this filing.

Index Rate:

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 3.40% annual trend to the Index Rate of Experience Period.

An adjustment factor of 0.98 has been applied to account for changes in morbidity between the experience and projection period populations. In recent years, experience claims for members enrolled in transitional products have been consistently less than those for members enrolled in ACA-compliant products. As transitional members continue to shift into the ACA-compliant risk pool, we anticipate that the projection period population will have a slightly lower morbidity than the experience period population.

An additional adjustment factor of 0.911 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage will no longer be offered in Crawford and Clearfield counties in 2021 due to changes in service areas. This adjustment factor is used to bring the experience data in line with the characteristics of the provider network included in counties that will continue to be covered under the captioned company in 2021. Please see Exhibit 6 of the Supporting Exhibits for the derivation of this factor.

No other adjustments have been applied to the index rate. The average age for our experience period data was 37.4 with an average premium factor of 1.53. This is nearly identical to our February 2020 experience with age 37.8 and premium factor 1.54. Due to the stability of the population, no demographic adjustment has been made to the rates. Please note that the Index Rate of Projection Period of \$456.50 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate. Projection period Risk Adjustment PMPM has been estimated to be \$0, which is displayed in Table 5. Please see the response to question 4 in the first round of correspondence for a discussion on the development of this value. No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

The Paid to Allowed Average Factor was calculated by examining the weighted averages of the company-determined Actuarial Values for all plans included in UPMC's entire 2021 Small Group product portfolio using projected membership. When examining the weighted averages calculated in Table 10 of the PA Actuarial Memorandum exhibits for each of UPMC's three companies active in the market, the average calculated for the UPMC Health Coverage portfolio yielded a reasonable middle ground and was applied for all three entities to achieve consistency between each of the Small Group rate filings.

Total Allowed Claims:

The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.17 PMPM.

Retention Items

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

Administrative Expenses:

Administrative costs of 11.17% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

Taxes and Fees:

Taxes and Fees decreased from 2.47% in 2020 to 0.11% in 2021 to account for the elimination of the Health Insurance Providers Fee in 2021. This load also accounts for the projected Federal Income Tax in 2021. Please note that the Risk Adjustment Administration Fee of \$0.25 PMPM and the projected PCORI Fee of \$0.20 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Profit/Contingency:

The projected profit margin for this company will remain at 0% for 2021. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 90.5%, as shown in Exhibit 1 of the Supporting Exhibits.

Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2020 and 2021 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2020 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2021 factors are provided below.

Average Age Factor:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2021. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.53 and average age was 37.1 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.992, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.52. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:

The calibration factor of 0.962 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:

No tobacco load is applied in the Small Group market, so the average tobacco factor is 1.0.

Average Benefit Richness:

Benefit richness factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Average Network Factor:

The network factor applied for the lone network included in this filing is 1.0.

Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2020 columns have been taken from this company's 2020 annual rate filing.

Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2021 Plan Adjusted Index Rates. Note that many rows are marked with DNM in Table 10. These entries correspond to members currently residing in Crawford and Clearfield counties, which will no longer be covered under the captioned company for 2021. These rows do not contribute to the rate change calculated in Table 10. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending the allowed claims forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department for 2021 and

has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.17 PMPM. The adjustment factor of 1.003 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2021 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

The network factor applied for the lone network included in this filing is 1.0, so no adjustment is necessary.

Catastrophic Eligibility

This adjustment is not applicable to the small group market.

Non-Funding of CSR Adjustment

This adjustment is not applicable to the small group market.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2021 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder.

Plan Factors

Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2021 is used in the development of the Consumer Adjusted Premium Rates. No tobacco load will be applied for the small group market in 2021.

Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2021. The table below summarizes changes in these factors:

Region	2020	2021
1	0.94	0.94
2	1.09	1.18
4	0.99	0.96
5	0.99	1.00

Network Factors

Since all plans in this filing are offered in the same network, no network adjustments were deemed necessary for 2021.

Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2021. Service area maps for 2020 and 2021 have been uploaded in the Supporting Documentation section in SERFF.

Composite Rating

No composite rating is used with these plans.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular plans were terminated prior to 2020 but have experience in 2019 and therefore must be included in the URRT. It appears that this alert is a new addition to the 2021 version of the URRT since prior versions of the template did not generate such alerts despite similar situations arising with terminated plans in prior rate filings.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Derivation of Quarterly Trend
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Change in Network Factor
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Historical Financial Gains/Losses
- Exhibit 9: Calculation of Quarterly Rate Changes

Actuarial Certification

I, [REDACTED] am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 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 URRT for all plans except those specified in the certification.

7/20/2020

Date

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

Carrier Name: UPMC Health Coverage, Inc.
 Product(s): HMO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2021
 Incurred Dates: 1/1/2019 to 12/31/2019

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 60%
 Proj. Incurred Claim Impact: 0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2019 to 12/31/2019					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

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

Carrier Name: UPMC Health Coverage, Inc.
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2021

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

Proj. Incurred Claim Impact: 0.0%
Proj. Morbidity Impact: -0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2021					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

PA Rate Template Part II
Rate Development and Change

Carrier Name: UPMC Health Coverage, 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 EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 173.73	\$ 478.36
Two year trend projection factor	1.075	1.069
Unadjusted Projected Allowed EHB Claims PMPM	\$ 401.69	\$ 511.48
<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	0.980
Total Non-Morbidity Changes	1.000	0.911
Change in Demographics	1.000	1.000
Change in Network	1.000	0.911
Change in Benefits	1.000	1.000
Change in Other	1.000	1.000
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 401.69	\$ 456.50
Credibility Factors	6%	100%
Blended Projected EHB Claims PMPM	\$ 456.50	\$ 456.50
<u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u>		
Adjusted Projected Allowed EHB Claims PMPM	\$ 456.50	< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	\$ 0.786	
Projected Incurred EHB Claims PMPM	\$ 359.63	
<u>Market-wide Adjustments</u>		
Projected Incurred Risk Adjustment PMPM	\$ 20.00	
Projected Incurred Exchange User Fees PMPM	\$ 50.00	
Projected Incurred Reinsurance Recoveries PMPM	\$ 50.00	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 359.63	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 456.50	< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 1.17	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 360.56	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 457.67	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	11.17%	\$45.42
General and Claims	6.28%	\$25.34
Agent/Broker Fees and Commissions	2.80%	\$11.38
Quality Improvement Initiatives	2.14%	\$8.69
Taxes and Fees	0.11%	\$0.45
Risk Adjustment User Fee	0.00%	\$0.00
PCORI Fee	0.00%	\$0.00
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Priced for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	11.29%	\$45.87
Projected Required Revenue PMPM	\$ 406.41	

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 267.31	\$ 278.14	\$ 10.83	4.0%
B. Base period allowed claims before normalization	\$ 452.42	\$ 478.36	\$ 25.94	5.7%
C. Normalization factor component of change	\$ (150.72)	\$ (151.78)	\$ (1.06)	-0.4%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 301.70	\$ 326.58	\$ 24.88	9.3%
D2. URRT Trend	\$ 18.29	\$ 22.62	\$ 4.33	1.6%
D3. URRT Morbidity	\$ -	\$ (6.98)	\$ (6.98)	-2.6%
D4. URRT Other	\$ (18.89)	\$ (30.55)	\$ (11.67)	-4.4%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (5.51)	\$ -	\$ 5.51	2.1%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1-D7)	\$ 295.69	\$ 311.65	\$ 16.03	6.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (65.32)	\$ (66.10)	\$ (0.81)	-0.3%
E3. Benefit Richness	\$ -	\$ -	\$ -	0.0%
E4. Catastrophic Eligibility	\$ -	\$ (0.00)	\$ (0.00)	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (65.32)	\$ (66.10)	\$ (0.81)	-0.3%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 23.75	\$ 31.08	\$ 7.33	2.7%
F2. Taxes and Fees	\$ 6.56	\$ 0.39	\$ (6.16)	-2.4%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 30.31	\$ 31.39	\$ 1.05	0.4%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 260.64	\$ 276.91	\$ 16.27	6.1%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 478.36	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 514,217,686.61	
Blended Loss Ratio	98.41%	

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	1,096	2,646	4,123	10,140	24,208
Adjusted Projected Allowed EHB Claims PMPM	\$ 456.50	\$ 456.50	\$ 456.50	\$ 456.50	\$ 456.50
Months of Trend	-	3	6	9	9
Annual Trend	4.10%	4.10%	4.10%	4.10%	4.10%
Single Risk Pool Projected Allowed Claims	\$ 456.50	\$ 461.11	\$ 465.76	\$ 470.47	\$ 464.51
Quarterly Trend Factor	1.000	1.010	1.020	1.031	1.018

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.513	1.522
Average Geographic Factor	0.988	0.962
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 451.27	\$ 457.67
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 300.93	\$ 312.46

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

	2020	2021
Paid to Allowed	0.779	0.788
URRT Trend (Total Applied Trend Factor)	1.061	1.069
URRT Morbidity	1.000	0.980
URRT "Other"	0.941	0.911
Risk Adjustment	\$ (6.44)	\$ -
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ -	\$ -
Network	1.000	1.000
Pricing AV	0.779	0.788
Benefit Richness	1.000	1.000
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	8.88%	11.17%
Taxes and Fees	2.47%	0.11%
Profit and/or Contingency	0.00%	0.00%

Table 10. Plan Rates

Carrier Name:	UPMC Health Coverage, Inc.
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2021
Base Period Start Date	1/1/2019
Date of Most Recent Membership:	2/1/2020
Market Adjusted Index Rate:	\$ 456.50

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

[illegible]

Table 10. Plan Rates

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:
Base Period Start Date
Date of Most Recent Membership:
Market Adjusted Index Rate:

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

Totals - Current Membership		11.2%	0.1%	0.0%
Total - Projected Membership		11.2%	0.1%	0.0%
Transitional Plans	TRANSITIONAL	N/A	N/A	N/A
Plan 1a	62560PA0020071	11.2%		0.1%
Plan 1b	62560PA0020071			0.0%
Plan 2a	62560PA0020072	11.2%		0.1%
Plan 2b	62560PA0020072			0.0%
Plan 3a	62560PA0020073	11.2%		0.1%
Plan 3b	62560PA0020073			0.0%
Plan 4a	62560PA0020074	11.2%		0.1%
Plan 4b	62560PA0020074			0.0%
Plan 5a	62560PA0020078	11.2%		0.1%
Plan 5b	62560PA0020078			0.0%
Plan 6a	62560PA0020079	11.2%		0.1%
Plan 6b	62560PA0020079			0.0%
Plan 7a	62560PA0020076	11.2%		0.1%
Plan 7b	62560PA0020076			0.0%
Plan 8a	62560PA0020077	11.2%		0.1%
Plan 8b	62560PA0020077			0.0%
Plan 9a	62560PA0020082	11.2%		0.1%
Plan 9b	62560PA0020082			0.0%
Plan 10				
Plan 11				
Plan 12				
Plan 13				
Plan 14				
Plan 15				
Plan 16				
Plan 17				
Plan 18				
Plan 19				
Plan 20				
Plan 21				
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Plan 23				
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Plan 58				

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UPMC Health Coverage, Inc.
HMO
Small Group
1/1/2021

[illegible][illegible][illegible]

UPMC Health Coverage, Inc.
HMO
Small Group
1/1/2021

[illegible][illegible][illegible]

UPMC Health Coverage, Inc.
HMO
Small Group
1/1/2021

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	Average (weighted by enrollment by rating area)
These cells auto-fill using the data entered in Table 10.						\$ 275.63

[illegible]

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	UPMC Health Coverage, Inc.
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2021

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Clarion, Erie, Forest, McKean, Mercer, Venango, Warren	0.937	0.945
Rating Area 2	Elk, Cameron, Potter	1.090	1.176
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.995	0.958
Rating Area 5	Bedford, Blair, Cambria, Huntingdon, Jefferson, Somerset	0.995	1.003
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

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

HIOS Plan ID (On Exchange)=>																					
HIOS Plan ID (Off Exchange)=>		0020073		62560PA0020073		62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020078		62560PA0020078		62560PA0020078	
Plan Marketing Name =>		MO \$1,000 \$35		vantage Gold HMO \$1,000 \$35		vantage Gold HMO \$1,000 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Silver HMO \$3,000 \$40		vantage Silver HMO \$3,000 \$40		vantage Silver HMO \$3,000 \$40	
Form # =>		F03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>		2		4		5		1		2		4		5		1		2		4	
Network =>		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental	
Metal =>		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>		\$2000		\$1000/ \$2000		\$1000/ \$2000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000		\$3000/ \$6000		\$3000/ \$6000		\$3000/ \$6000	
Coinsurance =>		0%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>		\$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$40 / \$60		\$40 / \$60		\$40 / \$60	
OOP Maximum =>		\$14000		\$7000/ \$14000		\$7000/ \$14000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$8400/ \$16800		\$8400/ \$16800		\$8400/ \$16800	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco	
0 - 14		\$261.08	\$212.70	\$212.70	\$222.55	\$222.55	\$211.27	\$211.27	\$263.11	\$263.11	\$214.35	\$214.35	\$224.28	\$224.28	\$179.69	\$179.69	\$223.78	\$223.78	\$182.31	\$182.31	
15		\$284.29	\$231.61	\$231.61	\$242.33	\$242.33	\$230.05	\$230.05	\$286.49	\$286.49	\$233.41	\$233.41	\$244.21	\$244.21	\$195.66	\$195.66	\$243.67	\$243.67	\$198.51	\$198.51	
16		\$293.16	\$238.84	\$238.84	\$249.89	\$249.89	\$237.23	\$237.23	\$295.44	\$295.44	\$240.69	\$240.69	\$251.83	\$251.83	\$201.77	\$201.77	\$251.27	\$251.27	\$204.71	\$204.71	
17		\$302.03	\$246.07	\$246.07	\$257.46	\$257.46	\$244.41	\$244.41	\$304.38	\$304.38	\$247.98	\$247.98	\$259.46	\$259.46	\$207.88	\$207.88	\$258.88	\$258.88	\$210.90	\$210.90	
18		\$311.59	\$253.85	\$253.85	\$265.60	\$265.60	\$252.14	\$252.14	\$314.01	\$314.01	\$255.82	\$255.82	\$267.66	\$267.66	\$214.45	\$214.45	\$267.07	\$267.07	\$217.58	\$217.58	
19		\$321.14	\$261.64	\$261.64	\$273.75	\$273.75	\$259.88	\$259.88	\$323.61	\$323.61	\$263.67	\$263.67	\$275.87	\$275.87	\$221.03	\$221.03	\$275.26	\$275.26	\$224.25	\$224.25	
20		\$331.04	\$269.70	\$269.70	\$282.18	\$282.18	\$267.88	\$267.88	\$333.61	\$333.61	\$271.79	\$271.79	\$284.37	\$284.37	\$227.84	\$227.84	\$283.74	\$283.74	\$231.16	\$231.16	
21		\$341.28	\$278.04	\$278.04	\$290.91	\$290.91	\$276.17	\$276.17	\$343.93	\$343.93	\$280.20	\$280.20	\$293.17	\$293.17	\$234.89	\$234.89	\$292.52	\$292.52	\$238.31	\$238.31	
22		\$341.28	\$278.04	\$278.04	\$290.91	\$290.91	\$276.17	\$276.17	\$343.93	\$343.93	\$280.20	\$280.20	\$293.17	\$293.17	\$234.89	\$234.89	\$292.52	\$292.52	\$238.31	\$238.31	
23		\$341.28	\$278.04	\$278.04	\$290.91	\$290.91	\$276.17	\$276.17	\$343.93	\$343.93	\$2										

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

HIOS Plan ID (On Exchange)=>		0020073		62560PA0020073		62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020078		62560PA0020078		62560PA0020078	
Plan Marketing Name =>		MO \$1,000 \$35		vantage Gold HMO \$1,000 \$35		vantage Gold HMO \$1,000 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Silver HMO \$3,000 \$40		vantage Silver HMO \$3,000 \$40		vantage Silver HMO \$3,000 \$40	
Form # =>		F03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>		4		5		5		1		2		3		5		1		2		4	
Network =>		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental		vantage w/Dental	
Metal =>		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>		\$2000		\$1000/ \$2000		\$1000/ \$2000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000		\$3000/ \$6000		\$3000/ \$6000		\$3000/ \$6000	
Coinsurance =>		0%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>		\$50		\$35/ \$50		\$35/ \$50		\$35/ \$50		\$35/ \$50		\$35/ \$50		\$35/ \$50		\$40/ \$60		\$40/ \$60		\$40/ \$60	
OOP Maximum =>		\$14000		\$7000/ \$14000		\$7000/ \$14000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$8400/ \$16800		\$8400/ \$16800		\$8400/ \$16800	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco	
0 - 14	\$263.72	\$214.85	\$214.85	\$224.80	\$224.80	\$213.40	\$213.40	\$265.77	\$265.77	\$216.52	\$216.52	\$226.54	\$226.54	\$181.50	\$181.50	\$226.03	\$226.03	\$184.15	\$184.15		
15	\$287.16	\$233.95	\$233.95	\$244.78	\$244.78	\$232.37	\$232.37	\$289.39	\$289.39	\$235.76	\$235.76	\$246.68	\$246.68	\$197.64	\$197.64	\$246.13	\$246.13	\$200.52	\$200.52		
16	\$296.12	\$241.25	\$241.25	\$252.42	\$252.42	\$239.63	\$239.63	\$298.43	\$298.43	\$243.12	\$243.12	\$254.38	\$254.38	\$203.81	\$203.81	\$253.81	\$253.81	\$206.78	\$206.78		
17	\$305.09	\$248.55	\$248.55	\$260.06	\$260.06	\$246.88	\$246.88	\$307.46	\$307.46	\$250.48	\$250.48	\$262.08	\$262.08	\$209.98	\$209.98	\$261.49	\$261.49	\$213.04	\$213.04		
18	\$314.74	\$256.42	\$256.42	\$268.29	\$268.29	\$254.69	\$254.69	\$317.19	\$317.19	\$258.41	\$258.41	\$270.37	\$270.37	\$216.62	\$216.62	\$269.76	\$269.76	\$219.78	\$219.78		
19	\$324.39	\$264.28	\$264.28	\$276.51	\$276.51	\$262.50	\$262.50	\$326.91	\$326.91	\$266.33	\$266.33	\$278.66	\$278.66	\$223.26	\$223.26	\$278.04	\$278.04	\$226.52	\$226.52		
20	\$334.39	\$272.42	\$272.42	\$285.03	\$285.03	\$270.59	\$270.59	\$336.99	\$336.99	\$274.54	\$274.54	\$287.25	\$287.25	\$230.14	\$230.14	\$286.61	\$286.61	\$233.50	\$233.50		
21	\$344.73	\$280.85	\$280.85	\$293.85	\$293.85	\$278.96	\$278.96	\$347.41	\$347.41	\$283.03	\$283.03	\$296.13	\$296.13	\$237.26	\$237.26	\$295.47	\$295.47	\$240.72	\$240.72		
22	\$344.73	\$280.85	\$280.85	\$293.85	\$293.85	\$278.96	\$278.96	\$347.41	\$347.41	\$283.03	\$283.03	\$296.13	\$296.13	\$237.26	\$237.26	\$295.47	\$295.47	\$240.72	\$240.72		
23	\$344.73	\$280.85	\$280.85	\$293.85	\$293.85	\$278.96	\$278.96	\$347.41	\$347.41	\$283.03	\$283.03	\$296.13	\$296.13	\$237.26	\$237.26	\$295.47	\$295.47	\$240.72	\$240.72		
24	\$344.73	\$2																			

UPMC Health Coverage, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
62560PA0020071	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	HMO	Platinum	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2021	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020072	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	HMO	Platinum	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2021	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020073	UPMC Small Business Advantage Gold HMO \$1,000 \$35/\$50 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2021	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020074	UPMC Small Business Advantage Gold HMO \$1,500 \$35/\$50 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2021	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020078	UPMC Small Business Advantage Silver HMO \$3,000 \$40/\$60 - Standard Network	HMO	Silver	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2021	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020079	UPMC Small Business Advantage Bronze HMO \$8,000 - Standard Network	HMO	Bronze	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2021	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland

Company Name UPMC Health Coverage, Inc.

Market Small Group

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

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
62560PA0020071	Business Advantage Platinum HMO \$10/\$25 - Stand	HMO	Platinum	Off
62560PA0020072	Business Advantage Platinum HMO \$500 \$20/\$40 - Sta	HMO	Platinum	Off
62560PA0020073	Business Advantage Gold HMO \$1,000 \$35/\$50 - Star	HMO	Gold	Off
62560PA0020074	Business Advantage Gold HMO \$1,500 \$35/\$50 - Star	HMO	Gold	Off
62560PA0020078	Business Advantage Silver HMO \$3,000 \$40/\$60 - Sta	HMO	Silver	Off
62560PA0020079	Business Advantage Bronze HMO \$8,000 - Standa	HMO	Bronze	Off

RATING AREA 1

7	53	76	1
Crawford	Clarion	Erie	Forest
	\$314.71	\$314.71	\$314.71
	\$313.24	\$313.24	\$313.24
	\$268.59	\$268.59	\$268.59
	\$270.67	\$270.67	\$270.67
	\$230.21	\$230.21	\$230.21
	\$173.59	\$173.59	\$173.59

				RATING AREA 2			RATING AREA 3						
43	15	32	2	0	0	0	0	0	0	0	0	0	
Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe
\$314.71	\$314.71	\$314.71	\$314.71	\$391.93	\$391.93	\$391.93							
\$313.24	\$313.24	\$313.24	\$313.24	\$390.10	\$390.10	\$390.10							
\$268.59	\$268.59	\$268.59	\$268.59	\$334.49	\$334.49	\$334.49							
\$270.67	\$270.67	\$270.67	\$270.67	\$337.09	\$337.09	\$337.09							
\$230.21	\$230.21	\$230.21	\$230.21	\$286.70	\$286.70	\$286.70							
\$173.59	\$173.59	\$173.59	\$173.59	\$216.19	\$216.19	\$216.19							

0	0	0	0	0	0
Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

949	56	79	125	22	4	29	30
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence
\$319.31	\$319.31	\$319.31	\$319.31	\$319.31	\$319.31	\$319.31	\$319.31
\$317.82	\$317.82	\$317.82	\$317.82	\$317.82	\$317.82	\$317.82	\$317.82
\$272.51	\$272.51	\$272.51	\$272.51	\$272.51	\$272.51	\$272.51	\$272.51
\$274.63	\$274.63	\$274.63	\$274.63	\$274.63	\$274.63	\$274.63	\$274.63
\$233.57	\$233.57	\$233.57	\$233.57	\$233.57	\$233.57	\$233.57	\$233.57
\$176.13	\$176.13	\$176.13	\$176.13	\$176.13	\$176.13	\$176.13	\$176.13

		RATING AREA 5							RATING AREA 6			
69	191	0	145	14	53	0	35	7	0	0	0	0
Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin
\$319.31	\$319.31	\$334.09	\$334.09		\$334.09	\$334.09	\$334.09	\$334.09				
\$317.82	\$317.82	\$332.53	\$332.53		\$332.53	\$332.53	\$332.53	\$332.53				
\$272.51	\$272.51	\$285.12	\$285.12		\$285.12	\$285.12	\$285.12	\$285.12				
\$274.63	\$274.63	\$287.34	\$287.34		\$287.34	\$287.34	\$287.34	\$287.34				
\$233.57	\$233.57	\$244.39	\$244.39		\$244.39	\$244.39	\$244.39	\$244.39				
\$176.13	\$176.13	\$184.28	\$184.28		\$184.28	\$184.28	\$184.28	\$184.28				

0	0	0	0	0	0
Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

RATING AREA 8

0	0	0
Bucks	Chester	Delaware

RATING AREA 9

0	0
Montgomery	Philadelphia

0	1	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

12/1/2019

to

12/31/2019

Total

PMPM

Allowed Claims	\$9,545,283.22	\$374.12
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$7,811,494.41	\$306.16
Risk Adjustment	-\$708,881.33	-\$27.78
Experience Period Premium	\$9,252,918.52	\$362.66
Experience Period Member Months	25,514	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$59.07	1.111	0.917	1.111	0.917	\$61.31
Outpatient Hospital	\$110.83	1.087	0.971	1.087	0.971	\$123.47
Professional	\$72.26	1.030	0.980	1.030	0.980	\$73.62
Other Medical	\$61.38	0.973	1.118	0.973	1.118	\$72.63
Capitation	\$0.74	1.000	1.000	1.000	1.000	\$0.74
Prescription Drug	\$69.46	1.052	0.954	1.052	0.954	\$69.96
Total	\$373.74					\$401.74

Morbidity Adjustment	1.000	
Demographic Shift	1.000	
Plan Design Changes	1.000	
Other	1.000	
Adjusted Trended EHB Allowed Claims PMPM for	1/1/2021	\$401.74

Manual EHB Allowed Claims PMPM	\$456.50
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for	1/1/2021	\$456.50	\$11,049,126.00
Reinsurance		\$0.00	\$0.00
Risk Adjustment Payment/Charge		\$0.00	\$0.00
Exchange User Fees		0.00%	\$0.00
Market Adjusted Index Rate		\$456.50	\$11,049,126.00

Projected Member Months	24,204
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Information Not Releasable to the Public Unless Authorized by Law:

This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Rating Area Data Collection

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

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

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

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

Rating Area	Rating Factor
Rating Area 1	0.9447
Rating Area 2	1.1765
Rating Area 4	0.9585
Rating Area 5	1.0028

RFJ Part II – Consumer Friendly Justification

Small Group Exchange HMO Rate Filing

The rate change for UPMC Health Coverage Small Group plans is 4.05% for 2021. Rate change drivers include the following: Increasing cost and utilization of medical trends; Less favorable anticipated Risk Adjustment transfer relative to the prior year; Increase in projected administrative costs.

Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 2,017. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is -14.55% to 10.60%.

Financial Experience of the Product

Premiums	\$ 9,252,919
Claims	\$ 8,514,395
Administrative expenses	\$ 1,158,080
Taxes & fees	\$ 11,481
Company made (after taxes)	\$ (431,038)

Changes in Medical Service Costs

For 2021, cost and utilization increases are expected to increase by approximately 3.40%

Changes in Benefits

No changes in benefits contributed significantly to the increase.

Administrative Costs and Anticipated Profits

An expected 2.29% increase in Administrative costs contribute to the rate increase. No major changes in profits are anticipated and thus did not affect the rate increase.

RFJ Part III: Actuarial Memorandum

General Information

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Identifying Information:

Company Legal Name: UPMC Health Coverage, Inc.

NAIC #: 15451

State: PA

HIOS Issuer ID: 62560

Market: Small Group

Exchange: Off Exchange

Products: HMO

Effective Date: 1/1/2021

Company Contact Information:

Filing Information:

Rate Filing SERFF Tracking #: UPMC-132364928

Form Filing SERFF Tracking #: UPMC-132369924

Binder SERFF Tracking #: UPMC-PA21-125098565

Rate History:

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2021 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Filing*
UPMC-129629126	2014	0.0%
UPMC-129640441	2015	0.0%
UPMC-130071359	2016	0.0%
UPMC-130536846	2017	14.0%
UPMC-131034854	2018	0.0%

UPMC-131496011	2019	-5.2%
UPMC-131851672	2019 Q4	-2.9%
UPMC-131943297	2020	9.8%
UPMC-132294601	2020 Q4	13.1%

**relative to prior year annual filing for quarterly updates*

Proposed Rate Increase(s)

Reasons for Rate Increase(s):

The proposed rate increase calculated for HMO products in section I, worksheet 2 of the URRT is 2.7%

The major reasons for the increase include the following:

- Increasing cost and utilization trends
- Less favorable anticipated Risk Adjustment transfer relative to prior year
- Increase in projected administrative costs

Market Experience

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Premium and Claims

Paid Through Date:

The reported claims during the experience period have a paid through date of February 2020.

Current Date:

Current enrollment and premium data is reported as of February 15, 2020.

Premiums (net of MLR Rebate) in Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2019 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

Allowed and Incurred Claims Incurred During the Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2019 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2020. Allowed medical claims and pediatric vision claims are pulled directly from our data warehouse. Pediatric dental claims

are administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured Group block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because two months run-out is available the impact of IBNR is minimal. The completion factors used are displayed in the table below and no unexpected factors were observed.

Month	Completion Factor
1/1/2019	0.9987
2/1/2019	0.9981
3/1/2019	0.9975
4/1/2019	0.9972
5/1/2019	0.9965
6/1/2019	0.9953
7/1/2019	0.9860
8/1/2019	0.9875
9/1/2019	0.9793
10/1/2019	0.9763
11/1/2019	0.9593
12/1/2019	0.9556

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They are mapped into the categories in the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
PCP	Professional
Specialist	Professional
Diagnostic	Other Medical
ER	Other Medical
Other	Other Medical
Pediatric Dental	Captitation
Pediatric Vision	Other Medical

Drug claims are in separate tables and directly mapped into the Prescription Drugs category. Note that services are the unit of measurement used for the Other Medical category.

Projection Factors

Trend Factors (cost/utilization):

The overall annual trend used in rate development is 3.40%. Historical allowed claims were used to develop year over year trend factors for use in the projected rates. The block of ACA-compliant business pertaining to the captioned company was included in Table 3 of the PA Actuarial Memorandum Exhibits for experience trend development. A blend of ACA-compliant experience period data from UPMC's Premium Network and Standard Network in the small group market was included in Table 3b of the PA Actuarial Memorandum Exhibits for manual trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend.

Please see Exhibit 5 of the Supporting Exhibits for trend development. Raw historical data implies an annual trend of 1.39% from 2017 to 2018 but an annual trend of 5.35% from 2018 to 2019 as shown in exhibit 5. We do not believe that either of these values accurately represent future trends that will be observed in this market, leading to the decision to adjust the trend applied in rate development. This was done by introducing an adjustment factor that uniformly decreases the 2018 to 2019 historical trends for each benefit category so that an overall annual trend of 3.40% is applied in rate development. This represents a reasonable middle ground to use in rate development when considering trends implied by the entire 2017 through 2019 data set.

Adjustments to Trended EHB Allowed Claims PMPM

Changes in the Morbidity of the Population Insured:

An adjustment factor of 0.98 has been applied to account for changes in morbidity between the experience and projection period populations. In recent years, experience claims for members enrolled in transitional products have been consistently less than those for members enrolled in ACA-compliant products. As transitional members continue to shift into the ACA-compliant risk pool, we anticipate that the projection period population will have a slightly lower morbidity than the experience period population.

Changes in Benefits:

No changes were made to the PA EHB Benchmark plan for 2021, so no adjustments were necessary.

Changes in Demographics:

The average age for our experience period data was 37.4 with an average premium factor of 1.53. This is nearly identical to our February 2020 experience with age 37.8 and premium factor 1.54. Due to the stability of the population, no demographic adjustment has been made to the rates.

Other Adjustments:

An additional adjustment factor of 0.911 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage will no longer be offered in Crawford and Clearfield counties in 2021 due to changes in service areas. This adjustment factor is used to bring the

experience data in line with the characteristics of the provider network included in counties that will continue to be covered under the captioned company in 2021. Please see Exhibit 6 of the Supporting Exhibits for the derivation of this factor.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:

The rate manual was developed using experience period data for groups enrolled in an ACA-compliant plan within UPMC's Premium Network and Standard Network in the small group market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 1,267,346 member months of experience.

Adjustments Made to the Data:

Adjustments made to the manual data are discussed in the "Projection Factors" section above.

Inclusion of Capitation Payments:

Pediatric dental benefits are projected to be paid for via capitation.

Credibility of Experience

The experience period data for this company consists of 25,514 member months for ACA-compliant policies. However, the rate manual for this filing was developed using a blend of ACA-related experience data from UPMC's Premium Network and Standard Network in the small group market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 1,267,346 member months of experience and represents the same single risk pool. Since the rate manual consists of an even larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for this company in this market.

Establishing the Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 3.40% annual trend to the manual rate. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of \$456.50 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Claims for routine foot care and acupuncture were not included in the calculation of the index rates despite being covered during the experience period since they are classified as non-EHBs.

Small Group Quarterly Trend Increases:

Quarterly trended rates beginning on the first day of each calendar quarter of 2021 are proposed in this filing. The proposed quarterly trend is 1.01%. Please see Exhibit 2 for the derivation of quarterly trend.

Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by examining the weighted averages of the company-determined Actuarial Values for all plans included in UPMC's entire 2021 Small Group product portfolio using projected membership. When examining the weighted averages calculated in Table 10 of the PA Actuarial Memorandum exhibits for each of UPMC's three companies active in the market, the average calculated for the UPMC Health Coverage portfolio yielded a reasonable middle ground and was applied for all three entities to achieve consistency between each of the Small Group rate filings.

Development of the Market Adjusted Index Rate

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate. Derivation of the PMPM values used for the Risk Adjustment and Marketplace Fees adjustments are described in the following sections.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

Experience period Risk Adjustment was estimated to be a payment of \$708,881 per the Summary Report on Permanent Risk Adjustment Transfers for the 2019 Benefit Year published by CMS on July 17, 2020, which translates to a PMPM of \$27.78.

Projected Risk Adjustments PMPM:

Projection period Risk Adjustment PMPM has been estimated to be \$0, which is displayed in Table 5. Please see the response to question 4 in the first round of correspondence for a discussion on the development of this value.

Exchange User Fees:

No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

Estimated Reinsurance Recoveries PMPM:

No adjustment was made for the new state-based reinsurance program since it is not applicable to the small group market.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

Administrative costs of 11.17% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

Profit & Risk Margin:

The projected profit margin for this company will remain at 0% for 2021. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Taxes and Fees:

Taxes and Fees decreased from 2.47% in 2020 to 0.11% in 2021 to account for the elimination of the Health Insurance Providers Fee in 2021. This load also accounts for the projected Federal Income Tax in 2021. Please note that the Risk Adjustment Administration Fee of \$0.25 PMPM and the projected PCORI Fee of \$0.20 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2021 Plan Adjusted Index Rates. Note that many rows are marked with DNM in Table 10. These entries correspond to members currently residing in Crawford and Clearfield counties, which will no longer be covered under the captioned company for 2021. These rows do not contribute to the rate change calculated in Table 10. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending the allowed claims forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department for 2021 and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.22 PMPM. The adjustment factor of 1.003 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2021 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

The network factor applied for the lone network included in this filing is 1.0, so no adjustment is necessary.

Catastrophic Eligibility

This adjustment is not applicable to the small group market.

Non-Funding of CSR Adjustment

This adjustment is not applicable to the small group market.

Calibration

Age Curve Calibration:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2021. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.53 and average age was 37.1 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.992, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.52. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2021. The table below summarizes changes in these factors:

Region	2020	2021
1	0.94	0.94
2	1.09	1.18
4	0.99	0.96
5	0.99	1.00

The calibration factor of 0.962 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:

No tobacco load is applied in the Small Group market, so no adjustment is necessary.

Consumer Adjusted Premium Rate Development

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2021 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder. The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 90.5%, as shown in Exhibit 1 of the Supporting Exhibits.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2021 HHS AV Calculator.

Membership Projections

Membership projections were developed based on our anticipated competitive positioning in the market combined with our current enrollment distribution by plan.

Terminated Plans and Products

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2021 plan, where applicable.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular plans were terminated prior to 2020 but have experience in 2019 and therefore must be included in the URRT. It appears that this alert is a new addition to the 2021 version of the URRT since prior versions of the template did not generate such alerts despite similar situations arising with terminated plans in prior rate filings.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conductive effective rate review for all submitted rates.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Derivation of Quarterly Trend
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Change in Network Factor
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Historical Financial Gains/Losses
- Exhibit 9: Calculation of Quarterly Rate Changes

Actuarial Certification

I, [REDACTED] am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 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 URRT for all plans except those specified in the certification.

7/20/2020

Date

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*	62560			
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
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	62560PA0020078	Rating Area 4	No Preference	62	671.05
	62560PA0020078	Rating Area 4	No Preference	63	689.50
	62560PA0020078	Rating Area 4	No Preference	64 and over	700.71
	62560PA0020078	Rating Area 5	No Preference	0-14	186.96
	62560PA0020078	Rating Area 5	No Preference	15	203.58

	62560PA0020078	Rating Area 5	No Preference	16	209.93
	62560PA0020078	Rating Area 5	No Preference	17	216.29
	62560PA0020078	Rating Area 5	No Preference	18	223.13
	62560PA0020078	Rating Area 5	No Preference	19	229.97
	62560PA0020078	Rating Area 5	No Preference	20	237.06
	62560PA0020078	Rating Area 5	No Preference	21	244.39
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	62560PA0020078	Rating Area 5	No Preference	23	244.39
	62560PA0020078	Rating Area 5	No Preference	24	244.39
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	62560PA0020078	Rating Area 5	No Preference	27	256.12
	62560PA0020078	Rating Area 5	No Preference	28	265.65
	62560PA0020078	Rating Area 5	No Preference	29	273.47
	62560PA0020078	Rating Area 5	No Preference	30	277.38
	62560PA0020078	Rating Area 5	No Preference	31	283.25
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	62560PA0020078	Rating Area 5	No Preference	39	308.42
	62560PA0020078	Rating Area 5	No Preference	40	312.33
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	62560PA0020078	Rating Area 5	No Preference	42	323.82
	62560PA0020078	Rating Area 5	No Preference	43	331.64
	62560PA0020078	Rating Area 5	No Preference	44	341.41
	62560PA0020078	Rating Area 5	No Preference	45	352.90
	62560PA0020078	Rating Area 5	No Preference	46	366.59
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	62560PA0020078	Rating Area 5	No Preference	49	416.93
	62560PA0020078	Rating Area 5	No Preference	50	436.48
	62560PA0020078	Rating Area 5	No Preference	51	455.79
	62560PA0020078	Rating Area 5	No Preference	52	477.05
	62560PA0020078	Rating Area 5	No Preference	53	498.56
	62560PA0020078	Rating Area 5	No Preference	54	521.77
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	62560PA0020078	Rating Area 5	No Preference	56	570.16
	62560PA0020078	Rating Area 5	No Preference	57	595.58
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	62560PA0020078	Rating Area 5	No Preference	60	663.27
	62560PA0020078	Rating Area 5	No Preference	61	686.74
	62560PA0020078	Rating Area 5	No Preference	62	702.13
	62560PA0020078	Rating Area 5	No Preference	63	721.44
	62560PA0020078	Rating Area 5	No Preference	64 and over	733.17
	62560PA0020079	Rating Area 1	No Preference	0-14	132.80
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	62560PA0020079	Rating Area 1	No Preference	16	149.11
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	62560PA0020079	Rating Area 1	No Preference	30	197.02
	62560PA0020079	Rating Area 1	No Preference	31	201.19
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	62560PA0020079	Rating Area 1	No Preference	33	207.96
	62560PA0020079	Rating Area 1	No Preference	34	210.74
	62560PA0020079	Rating Area 1	No Preference	35	212.13
	62560PA0020079	Rating Area 1	No Preference	36	213.52
	62560PA0020079	Rating Area 1	No Preference	37	214.90
	62560PA0020079	Rating Area 1	No Preference	38	216.29
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	62560PA0020079	Rating Area 1	No Preference	40	221.85
	62560PA0020079	Rating Area 1	No Preference	41	226.01
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	62560PA0020079	Rating Area 1	No Preference	43	235.56
	62560PA0020079	Rating Area 1	No Preference	44	242.51
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	62560PA0020079	Rating Area 1	No Preference	46	260.39
	62560PA0020079	Rating Area 1	No Preference	47	271.32
	62560PA0020079	Rating Area 1	No Preference	48	283.82
	62560PA0020079	Rating Area 1	No Preference	49	296.14
	62560PA0020079	Rating Area 1	No Preference	50	310.03
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	62560PA0020079	Rating Area 1	No Preference	52	338.85
	62560PA0020079	Rating Area 1	No Preference	53	354.12
	62560PA0020079	Rating Area 1	No Preference	54	370.61
	62560PA0020079	Rating Area 1	No Preference	55	387.11
	62560PA0020079	Rating Area 1	No Preference	56	404.99
	62560PA0020079	Rating Area 1	No Preference	57	423.04
	62560PA0020079	Rating Area 1	No Preference	58	442.31
	62560PA0020079	Rating Area 1	No Preference	59	451.85
	62560PA0020079	Rating Area 1	No Preference	60	471.12
	62560PA0020079	Rating Area 1	No Preference	61	487.79
	62560PA0020079	Rating Area 1	No Preference	62	498.72
	62560PA0020079	Rating Area 1	No Preference	63	512.44
	62560PA0020079	Rating Area 1	No Preference	64 and over	520.77
	62560PA0020079	Rating Area 2	No Preference	0-14	165.39
	62560PA0020079	Rating Area 2	No Preference	15	180.09
	62560PA0020079	Rating Area 2	No Preference	16	185.71
	62560PA0020079	Rating Area 2	No Preference	17	191.33
	62560PA0020079	Rating Area 2	No Preference	18	197.38
	62560PA0020079	Rating Area 2	No Preference	19	203.43
	62560PA0020079	Rating Area 2	No Preference	20	209.70
	62560PA0020079	Rating Area 2	No Preference	21	216.19
	62560PA0020079	Rating Area 2	No Preference	22	216.19
	62560PA0020079	Rating Area 2	No Preference	23	216.19

62560PA0020079	Rating Area 2	No Preference	24	216.19
	Rating Area 2	No Preference	25	217.05
	Rating Area 2	No Preference	26	221.38
	Rating Area 2	No Preference	27	226.57
	Rating Area 2	No Preference	28	235.00
	Rating Area 2	No Preference	29	241.92
	Rating Area 2	No Preference	30	245.38
	Rating Area 2	No Preference	31	250.56
	Rating Area 2	No Preference	32	255.75
	Rating Area 2	No Preference	33	259.00
	Rating Area 2	No Preference	34	262.45
	Rating Area 2	No Preference	35	264.18
	Rating Area 2	No Preference	36	265.91
	Rating Area 2	No Preference	37	267.64
	Rating Area 2	No Preference	38	269.37
	Rating Area 2	No Preference	39	272.83
	Rating Area 2	No Preference	40	276.29
	Rating Area 2	No Preference	41	281.48
	Rating Area 2	No Preference	42	286.45
	Rating Area 2	No Preference	43	293.37
	Rating Area 2	No Preference	44	302.02
	Rating Area 2	No Preference	45	312.18
	Rating Area 2	No Preference	46	324.29
	Rating Area 2	No Preference	47	337.90
	Rating Area 2	No Preference	48	353.47
	Rating Area 2	No Preference	49	368.82
	Rating Area 2	No Preference	50	386.12
	Rating Area 2	No Preference	51	403.19
	Rating Area 2	No Preference	52	422.00
	Rating Area 2	No Preference	53	441.03
	Rating Area 2	No Preference	54	461.57
	Rating Area 2	No Preference	55	482.10
	Rating Area 2	No Preference	56	504.37
	Rating Area 2	No Preference	57	526.86
	Rating Area 2	No Preference	58	550.85
	Rating Area 2	No Preference	59	562.74
	Rating Area 2	No Preference	60	586.74
	Rating Area 2	No Preference	61	607.49
	Rating Area 2	No Preference	62	621.11
	Rating Area 2	No Preference	63	638.19
	Rating Area 2	No Preference	64 and over	648.57
62560PA0020079 Rating Area 4		No Preference	0-14	134.74
62560PA0020079	Rating Area 4	No Preference	15	146.72
	Rating Area 4	No Preference	16	151.30
	Rating Area 4	No Preference	17	155.88
	Rating Area 4	No Preference	18	160.81
	Rating Area 4	No Preference	19	165.74
	Rating Area 4	No Preference	20	170.85
	Rating Area 4	No Preference	21	176.13
	Rating Area 4	No Preference	22	176.13
	Rating Area 4	No Preference	23	176.13
	Rating Area 4	No Preference	24	176.13
	Rating Area 4	No Preference	25	176.83
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	Rating Area 4	No Preference	28	191.45
	Rating Area 4	No Preference	29	197.09
	Rating Area 4	No Preference	30	199.91
	Rating Area 4	No Preference	31	204.13
	Rating Area 4	No Preference	32	208.36
	Rating Area 4	No Preference	33	211.00
	Rating Area 4	No Preference	34	213.82
	Rating Area 4	No Preference	35	215.23
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	Rating Area 4	No Preference	37	218.05
	Rating Area 4	No Preference	38	219.46
	Rating Area 4	No Preference	39	222.28
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	Rating Area 4	No Preference	41	229.32
	Rating Area 4	No Preference	42	233.37
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	Rating Area 4	No Preference	44	246.05
	Rating Area 4	No Preference	45	254.33
	Rating Area 4	No Preference	46	264.20
	Rating Area 4	No Preference	47	275.29
	Rating Area 4	No Preference	48	287.97
	Rating Area 4	No Preference	49	300.48
	Rating Area 4	No Preference	50	314.57
	Rating Area 4	No Preference	51	328.48
	Rating Area 4	No Preference	52	343.81
	Rating Area 4	No Preference	53	359.31
	Rating Area 4	No Preference	54	376.04
	Rating Area 4	No Preference	55	392.77
	Rating Area 4	No Preference	56	410.91
	Rating Area 4	No Preference	57	429.23
	Rating Area 4	No Preference	58	448.78
	Rating Area 4	No Preference	59	458.47
	Rating Area 4	No Preference	60	478.02
	Rating Area 4	No Preference	61	494.93
	Rating Area 4	No Preference	62	506.02
	Rating Area 4	No Preference	63	519.94
	Rating Area 4	No Preference	64 and over	528.39
62560PA0020079 Rating Area 5		No Preference	0-14	140.97
62560PA0020079	Rating Area 5	No Preference	15	153.51
	Rating Area 5	No Preference	16	158.30
	Rating Area 5	No Preference	17	163.09
	Rating Area 5	No Preference	18	168.25
	Rating Area 5	No Preference	19	173.41
	Rating Area 5	No Preference	20	178.75
	Rating Area 5	No Preference	21	184.28
	Rating Area 5	No Preference	22	184.28
	Rating Area 5	No Preference	23	184.28
	Rating Area 5	No Preference	24	184.28
	Rating Area 5	No Preference	25	185.02
	Rating Area 5	No Preference	26	188.70
	Rating Area 5	No Preference	27	193.13
	Rating Area 5	No Preference	28	200.31
	Rating Area 5	No Preference	29	206.21
	Rating Area 5	No Preference	30	209.16
	Rating Area 5	No Preference	31	213.58

	62560PA0020079 Rating Area 5	No Preference	32	218.00
	62560PA0020079 Rating Area 5	No Preference	33	220.77
	62560PA0020079 Rating Area 5	No Preference	34	223.72
	62560PA0020079 Rating Area 5	No Preference	35	225.19
	62560PA0020079 Rating Area 5	No Preference	36	226.66
	62560PA0020079 Rating Area 5	No Preference	37	228.14
	62560PA0020079 Rating Area 5	No Preference	38	229.61
	62560PA0020079 Rating Area 5	No Preference	39	232.56
	62560PA0020079 Rating Area 5	No Preference	40	235.51
	62560PA0020079 Rating Area 5	No Preference	41	239.93
	62560PA0020079 Rating Area 5	No Preference	42	244.17
	62560PA0020079 Rating Area 5	No Preference	43	250.07
	62560PA0020079 Rating Area 5	No Preference	44	257.44
	62560PA0020079 Rating Area 5	No Preference	45	266.10
	62560PA0020079 Rating Area 5	No Preference	46	276.42
	62560PA0020079 Rating Area 5	No Preference	47	288.03
	62560PA0020079 Rating Area 5	No Preference	48	301.30
	62560PA0020079 Rating Area 5	No Preference	49	314.38
	62560PA0020079 Rating Area 5	No Preference	50	329.12
	62560PA0020079 Rating Area 5	No Preference	51	343.68
	62560PA0020079 Rating Area 5	No Preference	52	359.71
	62560PA0020079 Rating Area 5	No Preference	53	375.93
	62560PA0020079 Rating Area 5	No Preference	54	393.44
	62560PA0020079 Rating Area 5	No Preference	55	410.94
	62560PA0020079 Rating Area 5	No Preference	56	429.93
	62560PA0020079 Rating Area 5	No Preference	57	449.09
	62560PA0020079 Rating Area 5	No Preference	58	469.55
	62560PA0020079 Rating Area 5	No Preference	59	479.68
	62560PA0020079 Rating Area 5	No Preference	60	500.14
	62560PA0020079 Rating Area 5	No Preference	61	517.83
	62560PA0020079 Rating Area 5	No Preference	62	529.44
	62560PA0020079 Rating Area 5	No Preference	63	543.99
	62560PA0020079 Rating Area 5	No Preference	64 and over	552.84

2021 Rates Table Template v10.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	62560			
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
62560PA0020071	Rating Area 1	No Preference	0-14	243.19
62560PA0020071	Rating Area 1	No Preference	15	264.80
62560PA0020071	Rating Area 1	No Preference	16	273.07
62560PA0020071	Rating Area 1	No Preference	17	281.33
62560PA0020071	Rating Area 1	No Preference	18	290.23
62560PA0020071	Rating Area 1	No Preference	19	299.13
62560PA0020071	Rating Area 1	No Preference	20	308.35
62560PA0020071	Rating Area 1	No Preference	21	317.89
62560PA0020071	Rating Area 1	No Preference	22	317.89
62560PA0020071	Rating Area 1	No Preference	23	317.89
62560PA0020071	Rating Area 1	No Preference	24	317.89
62560PA0020071	Rating Area 1	No Preference	25	319.16
62560PA0020071	Rating Area 1	No Preference	26	325.52
62560PA0020071	Rating Area 1	No Preference	27	333.15
62560PA0020071	Rating Area 1	No Preference	28	345.55
62560PA0020071	Rating Area 1	No Preference	29	355.72
62560PA0020071	Rating Area 1	No Preference	30	360.81
62560PA0020071	Rating Area 1	No Preference	31	368.43
62560PA0020071	Rating Area 1	No Preference	32	376.06
62560PA0020071	Rating Area 1	No Preference	33	380.83
62560PA0020071	Rating Area 1	No Preference	34	385.92
62560PA0020071	Rating Area 1	No Preference	35	388.46
62560PA0020071	Rating Area 1	No Preference	36	391.00
62560PA0020071	Rating Area 1	No Preference	37	393.55
62560PA0020071	Rating Area 1	No Preference	38	396.09
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62560PA0020071	Rating Area 1	No Preference	44	444.09
62560PA0020071	Rating Area 1	No Preference	45	459.03
62560PA0020071	Rating Area 1	No Preference	46	476.84
62560PA0020071	Rating Area 1	No Preference	47	496.86
62560PA0020071	Rating Area 1	No Preference	48	519.75
62560PA0020071	Rating Area 1	No Preference	49	542.32
62560PA0020071	Rating Area 1	No Preference	50	567.75
62560PA0020071	Rating Area 1	No Preference	51	592.86
62560PA0020071	Rating Area 1	No Preference	52	620.52
62560PA0020071	Rating Area 1	No Preference	53	648.50
62560PA0020071	Rating Area 1	No Preference	54	678.70
62560PA0020071	Rating Area 1	No Preference	55	708.89
62560PA0020071	Rating Area 1	No Preference	56	741.64
62560PA0020071	Rating Area 1	No Preference	57	774.70
62560PA0020071	Rating Area 1	No Preference	58	809.98
62560PA0020071	Rating Area 1	No Preference	59	827.47
62560PA0020071	Rating Area 1	No Preference	60	862.75
62560PA0020071	Rating Area 1	No Preference	61	893.27
62560PA0020071	Rating Area 1	No Preference	62	913.30
62560PA0020071	Rating Area 1	No Preference	63	938.41
62560PA0020071	Rating Area 1	No Preference	64 and over	953.67
62560PA0020071	Rating Area 2	No Preference	0-14	302.86
62560PA0020071	Rating Area 2	No Preference	15	329.78
62560PA0020071	Rating Area 2	No Preference	16	340.07
62560PA0020071	Rating Area 2	No Preference	17	350.36
62560PA0020071	Rating Area 2	No Preference	18	361.45
62560PA0020071	Rating Area 2	No Preference	19	372.53
62560PA0020071	Rating Area 2	No Preference	20	384.01
62560PA0020071	Rating Area 2	No Preference	21	395.89
62560PA0020071	Rating Area 2	No Preference	22	395.89
62560PA0020071	Rating Area 2	No Preference	23	395.89
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62560PA0020071	Rating Area 2	No Preference	27	414.89
62560PA0020071	Rating Area 2	No Preference	28	430.33
62560PA0020071	Rating Area 2	No Preference	29	443.00
62560PA0020071	Rating Area 2	No Preference	30	449.34
62560PA0020071	Rating Area 2	No Preference	31	458.84
62560PA0020071	Rating Area 2	No Preference	32	468.34
62560PA0020071	Rating Area 2	No Preference	33	474.28
62560PA0020071	Rating Area 2	No Preference	34	480.61
62560PA0020071	Rating Area 2	No Preference	35	483.78
62560PA0020071	Rating Area 2	No Preference	36	486.94
62560PA0020071	Rating Area 2	No Preference	37	490.11
62560PA0020071	Rating Area 2	No Preference	38	493.28
62560PA0020071	Rating Area 2	No Preference	39	499.61
62560PA0020071	Rating Area 2	No Preference	40	505.95
62560PA0020071	Rating Area 2	No Preference	41	515.45
62560PA0020071	Rating Area 2	No Preference	42	524.55
62560PA0020071	Rating Area 2	No Preference	43	537.22
62560PA0020071	Rating Area 2	No Preference	44	553.06
62560PA0020071	Rating Area 2	No Preference	45	571.67
62560PA0020071	Rating Area 2	No Preference	46	593.84
62560PA0020071	Rating Area 2	No Preference	47	618.78
62560PA0020071	Rating Area 2	No Preference	48	647.28
62560PA0020071	Rating Area 2	No Preference	49	675.39
62560PA0020071	Rating Area 2	No Preference	50	707.06
62560PA0020071	Rating Area 2	No Preference	51	738.33
62560PA0020071	Rating Area 2	No Preference	52	772.78
62560PA0020071	Rating Area 2	No Preference	53	807.62

	62560PA0020071	Rating Area 2	No Preference	54	845.23
	62560PA0020071	Rating Area 2	No Preference	55	882.83
	62560PA0020071	Rating Area 2	No Preference	56	923.61
	62560PA0020071	Rating Area 2	No Preference	57	964.78
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	62560PA0020071	Rating Area 2	No Preference	61	1112.45
	62560PA0020071	Rating Area 2	No Preference	62	1137.39
	62560PA0020071	Rating Area 2	No Preference	63	1168.67
	62560PA0020071	Rating Area 2	No Preference	64 and over	1187.67
	62560PA0020071	Rating Area 4	No Preference	0-14	246.74
	62560PA0020071	Rating Area 4	No Preference	15	268.67
	62560PA0020071	Rating Area 4	No Preference	16	277.05
	62560PA0020071	Rating Area 4	No Preference	17	285.44
	62560PA0020071	Rating Area 4	No Preference	18	294.47
	62560PA0020071	Rating Area 4	No Preference	19	303.50
	62560PA0020071	Rating Area 4	No Preference	20	312.85
	62560PA0020071	Rating Area 4	No Preference	21	322.53
	62560PA0020071	Rating Area 4	No Preference	22	322.53
	62560PA0020071	Rating Area 4	No Preference	23	322.53
	62560PA0020071	Rating Area 4	No Preference	24	322.53
	62560PA0020071	Rating Area 4	No Preference	25	323.82
	62560PA0020071	Rating Area 4	No Preference	26	330.27
	62560PA0020071	Rating Area 4	No Preference	27	338.01
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	62560PA0020078	Rating Area 1	No Preference	18	212.31
	62560PA0020078	Rating Area 1	No Preference	19	218.82
	62560PA0020078	Rating Area 1	No Preference	20	225.56
	62560PA0020078	Rating Area 1	No Preference	21	232.54
	62560PA0020078	Rating Area 1	No Preference	22	232.54
	62560PA0020078	Rating Area 1	No Preference	23	232.54
	62560PA0020078	Rating Area 1	No Preference	24	232.54
	62560PA0020078	Rating Area 1	No Preference	25	233.47
	62560PA0020078	Rating Area 1	No Preference	26	238.12
	62560PA0020078	Rating Area 1	No Preference	27	243.70
	62560PA0020078	Rating Area 1	No Preference	28	252.77
	62560PA0020078	Rating Area 1	No Preference	29	260.21
	62560PA0020078	Rating Area 1	No Preference	30	263.93
	62560PA0020078	Rating Area 1	No Preference	31	269.51
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	62560PA0020078	Rating Area 1	No Preference	33	278.58
	62560PA0020078	Rating Area 1	No Preference	34	282.30
	62560PA0020078	Rating Area 1	No Preference	35	284.16
	62560PA0020078	Rating Area 1	No Preference	36	286.02
	62560PA0020078	Rating Area 1	No Preference	37	287.88
	62560PA0020078	Rating Area 1	No Preference	38	289.74
	62560PA0020078	Rating Area 1	No Preference	39	293.47
	62560PA0020078	Rating Area 1	No Preference	40	297.19
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	62560PA0020078	Rating Area 1	No Preference	42	308.12
	62560PA0020078	Rating Area 1	No Preference	43	315.56
	62560PA0020078	Rating Area 1	No Preference	44	324.86
	62560PA0020078	Rating Area 1	No Preference	45	335.79
	62560PA0020078	Rating Area 1	No Preference	46	348.81
	62560PA0020078	Rating Area 1	No Preference	47	363.46
	62560PA0020078	Rating Area 1	No Preference	48	380.20
	62560PA0020078	Rating Area 1	No Preference	49	396.71
	62560PA0020078	Rating Area 1	No Preference	50	415.32
	62560PA0020078	Rating Area 1	No Preference	51	433.69
	62560PA0020078	Rating Area 1	No Preference	52	453.92
	62560PA0020078	Rating Area 1	No Preference	53	474.38
	62560PA0020078	Rating Area 1	No Preference	54	496.47
	62560PA0020078	Rating Area 1	No Preference	55	518.56
	62560PA0020078	Rating Area 1	No Preference	56	542.52
	62560PA0020078	Rating Area 1	No Preference	57	566.70
	62560PA0020078	Rating Area 1	No Preference	58	592.51

	62560PA0020078	Rating Area 1	No Preference	59	605.30
	62560PA0020078	Rating Area 1	No Preference	60	631.11
	62560PA0020078	Rating Area 1	No Preference	61	653.44
	62560PA0020078	Rating Area 1	No Preference	62	668.09
	62560PA0020078	Rating Area 1	No Preference	63	686.46
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	62560PA0020078	Rating Area 2	No Preference	0-14	221.54
	62560PA0020078	Rating Area 2	No Preference	15	241.23
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	62560PA0020078	Rating Area 2	No Preference	17	256.29
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	62560PA0020078	Rating Area 2	No Preference	44	404.56
	62560PA0020078	Rating Area 2	No Preference	45	418.17
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	62560PA0020078	Rating Area 2	No Preference	49	494.04
	62560PA0020078	Rating Area 2	No Preference	50	517.21
	62560PA0020078	Rating Area 2	No Preference	51	540.09
	62560PA0020078	Rating Area 2	No Preference	52	565.28
	62560PA0020078	Rating Area 2	No Preference	53	590.76
	62560PA0020078	Rating Area 2	No Preference	54	618.27
	62560PA0020078	Rating Area 2	No Preference	55	645.79
	62560PA0020078	Rating Area 2	No Preference	56	675.61
	62560PA0020078	Rating Area 2	No Preference	57	705.73
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	62560PA0020078	Rating Area 2	No Preference	60	785.95
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	62560PA0020078	Rating Area 2	No Preference	62	831.99
	62560PA0020078	Rating Area 2	No Preference	63	854.87
	62560PA0020078	Rating Area 2	No Preference	64 and over	868.77
	62560PA0020078	Rating Area 4	No Preference	0-14	180.49
	62560PA0020078	Rating Area 4	No Preference	15	196.53
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	62560PA0020078	Rating Area 4	No Preference	17	208.80
	62560PA0020078	Rating Area 4	No Preference	18	215.40
	62560PA0020078	Rating Area 4	No Preference	19	222.01
	62560PA0020078	Rating Area 4	No Preference	20	228.85
	62560PA0020078	Rating Area 4	No Preference	21	235.93
	62560PA0020078	Rating Area 4	No Preference	22	235.93
	62560PA0020078	Rating Area 4	No Preference	23	235.93
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	62560PA0020078	Rating Area 4	No Preference	45	340.68
	62560PA0020078	Rating Area 4	No Preference	46	353.90
	62560PA0020078	Rating Area 4	No Preference	47	368.76
	62560PA0020078	Rating Area 4	No Preference	48	385.75
	62560PA0020078	Rating Area 4	No Preference	49	402.50
	62560PA0020078	Rating Area 4	No Preference	50	421.37
	62560PA0020078	Rating Area 4	No Preference	51	440.01
	62560PA0020078	Rating Area 4	No Preference	52	460.54
	62560PA0020078	Rating Area 4	No Preference	53	481.30
	62560PA0020078	Rating Area 4	No Preference	54	503.71
	62560PA0020078	Rating Area 4	No Preference	55	526.12
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	62560PA0020078	Rating Area 4	No Preference	57	574.96
	62560PA0020078	Rating Area 4	No Preference	58	601.15
	62560PA0020078	Rating Area 4	No Preference	59	614.13
	62560PA0020078	Rating Area 4	No Preference	60	640.31
	62560PA0020078	Rating Area 4	No Preference	61	662.96
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	62560PA0020078	Rating Area 4	No Preference	64 and over	707.79
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	62560PA0020078	Rating Area 5	No Preference	36	303.63
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	62560PA0020078	Rating Area 5	No Preference	48	403.60
	62560PA0020078	Rating Area 5	No Preference	49	421.13
	62560PA0020078	Rating Area 5	No Preference	50	440.87
	62560PA0020078	Rating Area 5	No Preference	51	460.38
	62560PA0020078	Rating Area 5	No Preference	52	481.85
	62560PA0020078	Rating Area 5	No Preference	53	503.57
	62560PA0020078	Rating Area 5	No Preference	54	527.02
	62560PA0020078	Rating Area 5	No Preference	55	550.48
	62560PA0020078	Rating Area 5	No Preference	56	575.90
	62560PA0020078	Rating Area 5	No Preference	57	601.57
	62560PA0020078	Rating Area 5	No Preference	58	628.97
	62560PA0020078	Rating Area 5	No Preference	59	642.55
	62560PA0020078	Rating Area 5	No Preference	60	669.95
	62560PA0020078	Rating Area 5	No Preference	61	693.65
	62560PA0020078	Rating Area 5	No Preference	62	709.20
	62560PA0020078	Rating Area 5	No Preference	63	728.70
	62560PA0020078	Rating Area 5	No Preference	64 and over	740.55
	62560PA0020079	Rating Area 1	No Preference	0-14	134.14
	62560PA0020079	Rating Area 1	No Preference	15	146.07
	62560PA0020079	Rating Area 1	No Preference	16	150.63
	62560PA0020079	Rating Area 1	No Preference	17	155.18
	62560PA0020079	Rating Area 1	No Preference	18	160.09
	62560PA0020079	Rating Area 1	No Preference	19	165.00
	62560PA0020079	Rating Area 1	No Preference	20	170.09
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	62560PA0020079	Rating Area 1	No Preference	25	176.05
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	62560PA0020079	Rating Area 1	No Preference	27	183.77
	62560PA0020079	Rating Area 1	No Preference	28	190.61
	62560PA0020079	Rating Area 1	No Preference	29	196.22
	62560PA0020079	Rating Area 1	No Preference	30	199.02
	62560PA0020079	Rating Area 1	No Preference	31	203.23
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	62560PA0020079	Rating Area 1	No Preference	33	210.07
	62560PA0020079	Rating Area 1	No Preference	34	212.87
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	62560PA0020079	Rating Area 1	No Preference	38	218.49
	62560PA0020079	Rating Area 1	No Preference	39	221.29
	62560PA0020079	Rating Area 1	No Preference	40	224.10
	62560PA0020079	Rating Area 1	No Preference	41	228.31
	62560PA0020079	Rating Area 1	No Preference	42	232.34
	62560PA0020079	Rating Area 1	No Preference	43	237.95
	62560PA0020079	Rating Area 1	No Preference	44	244.96
	62560PA0020079	Rating Area 1	No Preference	45	253.21
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	62560PA0020079	Rating Area 1	No Preference	47	274.07
	62560PA0020079	Rating Area 1	No Preference	48	286.70
	62560PA0020079	Rating Area 1	No Preference	49	299.15
	62560PA0020079	Rating Area 1	No Preference	50	313.18
	62560PA0020079	Rating Area 1	No Preference	51	327.03
	62560PA0020079	Rating Area 1	No Preference	52	342.28
	62560PA0020079	Rating Area 1	No Preference	53	357.71
	62560PA0020079	Rating Area 1	No Preference	54	374.37
	62560PA0020079	Rating Area 1	No Preference	55	391.03
	62560PA0020079	Rating Area 1	No Preference	56	409.09
	62560PA0020079	Rating Area 1	No Preference	57	427.33
	62560PA0020079	Rating Area 1	No Preference	58	446.79
	62560PA0020079	Rating Area 1	No Preference	59	456.44
	62560PA0020079	Rating Area 1	No Preference	60	475.90
	62560PA0020079	Rating Area 1	No Preference	61	492.73
	62560PA0020079	Rating Area 1	No Preference	62	503.78
	62560PA0020079	Rating Area 1	No Preference	63	517.63
	62560PA0020079	Rating Area 1	No Preference	64 and over	526.05
	62560PA0020079	Rating Area 2	No Preference	0-14	167.05
	62560PA0020079	Rating Area 2	No Preference	15	181.90
	62560PA0020079	Rating Area 2	No Preference	16	187.58
	62560PA0020079	Rating Area 2	No Preference	17	193.26
	62560PA0020079	Rating Area 2	No Preference	18	199.37
	62560PA0020079	Rating Area 2	No Preference	19	205.49
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	62560PA0020079	Rating Area 2	No Preference	22	218.37
	62560PA0020079	Rating Area 2	No Preference	23	218.37

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	Rating Area 2	No Preference	25	219.24
	Rating Area 2	No Preference	26	223.61
	Rating Area 2	No Preference	27	228.85
	Rating Area 2	No Preference	28	237.37
	Rating Area 2	No Preference	29	244.36
	Rating Area 2	No Preference	30	247.85
	Rating Area 2	No Preference	31	253.09
	Rating Area 2	No Preference	32	258.33
	Rating Area 2	No Preference	33	261.61
	Rating Area 2	No Preference	34	265.10
	Rating Area 2	No Preference	35	266.85
	Rating Area 2	No Preference	36	268.60
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	Rating Area 2	No Preference	40	279.08
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	Rating Area 2	No Preference	47	341.31
	Rating Area 2	No Preference	48	357.03
	Rating Area 2	No Preference	49	372.54
	Rating Area 2	No Preference	50	390.01
	Rating Area 2	No Preference	51	407.26
	Rating Area 2	No Preference	52	426.26
	Rating Area 2	No Preference	53	445.47
	Rating Area 2	No Preference	54	466.22
	Rating Area 2	No Preference	55	486.97
	Rating Area 2	No Preference	56	509.46
	Rating Area 2	No Preference	57	532.17
	Rating Area 2	No Preference	58	556.41
	Rating Area 2	No Preference	59	568.42
	Rating Area 2	No Preference	60	592.66
	Rating Area 2	No Preference	61	613.62
	Rating Area 2	No Preference	62	627.38
	Rating Area 2	No Preference	63	644.63
	Rating Area 2	No Preference	64 and over	655.11
62560PA0020079	Rating Area 4	No Preference	0-14	136.10
62560PA0020079	Rating Area 4	No Preference	15	148.20
	Rating Area 4	No Preference	16	152.82
	Rating Area 4	No Preference	17	157.45
	Rating Area 4	No Preference	18	162.43
	Rating Area 4	No Preference	19	167.41
	Rating Area 4	No Preference	20	172.57
	Rating Area 4	No Preference	21	177.91
	Rating Area 4	No Preference	22	177.91
	Rating Area 4	No Preference	23	177.91
	Rating Area 4	No Preference	24	177.91
	Rating Area 4	No Preference	25	178.62
	Rating Area 4	No Preference	26	182.18
	Rating Area 4	No Preference	27	186.45
	Rating Area 4	No Preference	28	193.39
	Rating Area 4	No Preference	29	199.08
	Rating Area 4	No Preference	30	201.93
	Rating Area 4	No Preference	31	206.20
	Rating Area 4	No Preference	32	210.47
	Rating Area 4	No Preference	33	213.14
	Rating Area 4	No Preference	34	215.98
	Rating Area 4	No Preference	35	217.41
	Rating Area 4	No Preference	36	218.83
	Rating Area 4	No Preference	37	220.25
	Rating Area 4	No Preference	38	221.68
	Rating Area 4	No Preference	39	224.52
	Rating Area 4	No Preference	40	227.37
	Rating Area 4	No Preference	41	231.64
	Rating Area 4	No Preference	42	235.73
	Rating Area 4	No Preference	43	241.42
	Rating Area 4	No Preference	44	248.54
	Rating Area 4	No Preference	45	256.90
	Rating Area 4	No Preference	46	266.87
	Rating Area 4	No Preference	47	278.07
	Rating Area 4	No Preference	48	290.88
	Rating Area 4	No Preference	49	303.51
	Rating Area 4	No Preference	50	317.75
	Rating Area 4	No Preference	51	331.80
	Rating Area 4	No Preference	52	347.28
	Rating Area 4	No Preference	53	362.94
	Rating Area 4	No Preference	54	379.84
	Rating Area 4	No Preference	55	396.74
	Rating Area 4	No Preference	56	415.06
	Rating Area 4	No Preference	57	433.57
	Rating Area 4	No Preference	58	453.31
	Rating Area 4	No Preference	59	463.10
	Rating Area 4	No Preference	60	482.85
	Rating Area 4	No Preference	61	499.93
	Rating Area 4	No Preference	62	511.14
	Rating Area 4	No Preference	63	525.19
	Rating Area 4	No Preference	64 and over	533.73
62560PA0020079	Rating Area 5	No Preference	0-14	142.40
62560PA0020079	Rating Area 5	No Preference	15	155.05
	Rating Area 5	No Preference	16	159.89
	Rating Area 5	No Preference	17	164.73
	Rating Area 5	No Preference	18	169.95
	Rating Area 5	No Preference	19	175.16
	Rating Area 5	No Preference	20	180.56
	Rating Area 5	No Preference	21	186.14
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	Rating Area 5	No Preference	26	190.61
	Rating Area 5	No Preference	27	195.07
	Rating Area 5	No Preference	28	202.33
	Rating Area 5	No Preference	29	208.29
	Rating Area 5	No Preference	30	211.27
	Rating Area 5	No Preference	31	215.74

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	62560PA0020079 Rating Area 5	No Preference	33	223.00
	62560PA0020079 Rating Area 5	No Preference	34	225.97
	62560PA0020079 Rating Area 5	No Preference	35	227.46
	62560PA0020079 Rating Area 5	No Preference	36	228.95
	62560PA0020079 Rating Area 5	No Preference	37	230.44
	62560PA0020079 Rating Area 5	No Preference	38	231.93
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	62560PA0020079 Rating Area 5	No Preference	41	242.35
	62560PA0020079 Rating Area 5	No Preference	42	246.64
	62560PA0020079 Rating Area 5	No Preference	43	252.59
	62560PA0020079 Rating Area 5	No Preference	44	260.04
	62560PA0020079 Rating Area 5	No Preference	45	268.79
	62560PA0020079 Rating Area 5	No Preference	46	279.21
	62560PA0020079 Rating Area 5	No Preference	47	290.94
	62560PA0020079 Rating Area 5	No Preference	48	304.34
	62560PA0020079 Rating Area 5	No Preference	49	317.55
	62560PA0020079 Rating Area 5	No Preference	50	332.45
	62560PA0020079 Rating Area 5	No Preference	51	347.15
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	62560PA0020079 Rating Area 5	No Preference	53	379.73
	62560PA0020079 Rating Area 5	No Preference	54	397.41
	62560PA0020079 Rating Area 5	No Preference	55	415.09
	62560PA0020079 Rating Area 5	No Preference	56	434.26
	62560PA0020079 Rating Area 5	No Preference	57	453.62
	62560PA0020079 Rating Area 5	No Preference	58	474.28
	62560PA0020079 Rating Area 5	No Preference	59	484.52
	62560PA0020079 Rating Area 5	No Preference	60	505.18
	62560PA0020079 Rating Area 5	No Preference	61	523.05
	62560PA0020079 Rating Area 5	No Preference	62	534.78
	62560PA0020079 Rating Area 5	No Preference	63	549.49
	62560PA0020079 Rating Area 5	No Preference	64 and over	558.42

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*	62560			
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
62560PA0020071	Rating Area 1	No Preference	0-14	245.64
62560PA0020071	Rating Area 1	No Preference	15	267.48
62560PA0020071	Rating Area 1	No Preference	16	275.82
62560PA0020071	Rating Area 1	No Preference	17	284.17
62560PA0020071	Rating Area 1	No Preference	18	293.16
62560PA0020071	Rating Area 1	No Preference	19	302.16
62560PA0020071	Rating Area 1	No Preference	20	311.47
62560PA0020071	Rating Area 1	No Preference	21	321.10
62560PA0020071	Rating Area 1	No Preference	22	321.10
62560PA0020071	Rating Area 1	No Preference	23	321.10
62560PA0020071	Rating Area 1	No Preference	24	321.10
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62560PA0020071	Rating Area 1	No Preference	28	349.04
62560PA0020071	Rating Area 1	No Preference	29	359.31
62560PA0020071	Rating Area 1	No Preference	30	364.45
62560PA0020071	Rating Area 1	No Preference	31	372.15
62560PA0020071	Rating Area 1	No Preference	32	379.86
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62560PA0020071	Rating Area 1	No Preference	35	392.38
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62560PA0020071	Rating Area 1	No Preference	38	400.09
62560PA0020071	Rating Area 1	No Preference	39	405.23
62560PA0020071	Rating Area 1	No Preference	40	410.37
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62560PA0020071	Rating Area 1	No Preference	43	435.73
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62560PA0020071	Rating Area 2	No Preference	15	333.11
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	62560PA0020072	Rating Area 2	No Preference	56	928.58
	62560PA0020072	Rating Area 2	No Preference	57	969.97
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	62560PA0020072	Rating Area 4	No Preference	27	339.83
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	62560PA0020079	Rating Area 1	No Preference	17	156.75
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	62560PA0020079	Rating Area 1	No Preference	20	171.81
	62560PA0020079	Rating Area 1	No Preference	21	177.12
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	62560PA0020079	Rating Area 1	No Preference	24	177.12
	62560PA0020079	Rating Area 1	No Preference	25	177.83
	62560PA0020079	Rating Area 1	No Preference	26	181.37
	62560PA0020079	Rating Area 1	No Preference	27	185.62
	62560PA0020079	Rating Area 1	No Preference	28	192.53
	62560PA0020079	Rating Area 1	No Preference	29	198.20
	62560PA0020079	Rating Area 1	No Preference	30	201.03
	62560PA0020079	Rating Area 1	No Preference	31	205.28
	62560PA0020079	Rating Area 1	No Preference	32	209.53
	62560PA0020079	Rating Area 1	No Preference	33	212.19
	62560PA0020079	Rating Area 1	No Preference	34	215.02
	62560PA0020079	Rating Area 1	No Preference	35	216.44
	62560PA0020079	Rating Area 1	No Preference	36	217.86
	62560PA0020079	Rating Area 1	No Preference	37	219.27
	62560PA0020079	Rating Area 1	No Preference	38	220.69
	62560PA0020079	Rating Area 1	No Preference	39	223.53
	62560PA0020079	Rating Area 1	No Preference	40	226.36
	62560PA0020079	Rating Area 1	No Preference	41	230.61
	62560PA0020079	Rating Area 1	No Preference	42	234.68
	62560PA0020079	Rating Area 1	No Preference	43	240.35
	62560PA0020079	Rating Area 1	No Preference	44	247.44
	62560PA0020079	Rating Area 1	No Preference	45	255.76
	62560PA0020079	Rating Area 1	No Preference	46	265.68
	62560PA0020079	Rating Area 1	No Preference	47	276.84
	62560PA0020079	Rating Area 1	No Preference	48	289.59
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	62560PA0020079	Rating Area 1	No Preference	50	316.34
	62560PA0020079	Rating Area 1	No Preference	51	330.33
	62560PA0020079	Rating Area 1	No Preference	52	345.74
	62560PA0020079	Rating Area 1	No Preference	53	361.32
	62560PA0020079	Rating Area 1	No Preference	54	378.15
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	62560PA0020079	Rating Area 1	No Preference	56	413.22
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	62560PA0020079	Rating Area 1	No Preference	59	461.04
	62560PA0020079	Rating Area 1	No Preference	60	480.70
	62560PA0020079	Rating Area 1	No Preference	61	497.71
	62560PA0020079	Rating Area 1	No Preference	62	508.87
	62560PA0020079	Rating Area 1	No Preference	63	522.86
	62560PA0020079	Rating Area 1	No Preference	64 and over	531.36
	62560PA0020079	Rating Area 2	No Preference	0-14	168.74
	62560PA0020079	Rating Area 2	No Preference	15	183.74
	62560PA0020079	Rating Area 2	No Preference	16	189.48
	62560PA0020079	Rating Area 2	No Preference	17	195.21
	62560PA0020079	Rating Area 2	No Preference	18	201.39
	62560PA0020079	Rating Area 2	No Preference	19	207.57
	62560PA0020079	Rating Area 2	No Preference	20	213.96
	62560PA0020079	Rating Area 2	No Preference	21	220.58
	62560PA0020079	Rating Area 2	No Preference	22	220.58
	62560PA0020079	Rating Area 2	No Preference	23	220.58

62560PA0020079	Rating Area 2	No Preference	24	220.58
	Rating Area 2	No Preference	25	221.46
	Rating Area 2	No Preference	26	225.87
	Rating Area 2	No Preference	27	231.17
	Rating Area 2	No Preference	28	239.77
	Rating Area 2	No Preference	29	246.83
	Rating Area 2	No Preference	30	250.36
	Rating Area 2	No Preference	31	255.65
	Rating Area 2	No Preference	32	260.95
	Rating Area 2	No Preference	33	264.25
	Rating Area 2	No Preference	34	267.78
	Rating Area 2	No Preference	35	269.55
	Rating Area 2	No Preference	36	271.31
	Rating Area 2	No Preference	37	273.08
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	Rating Area 2	No Preference	42	292.27
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	Rating Area 2	No Preference	45	318.52
	Rating Area 2	No Preference	46	330.87
	Rating Area 2	No Preference	47	344.77
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	Rating Area 2	No Preference	50	393.96
	Rating Area 2	No Preference	51	411.38
	Rating Area 2	No Preference	52	430.57
	Rating Area 2	No Preference	53	449.98
	Rating Area 2	No Preference	54	470.94
	Rating Area 2	No Preference	55	491.89
	Rating Area 2	No Preference	56	514.61
	Rating Area 2	No Preference	57	537.55
	Rating Area 2	No Preference	58	562.04
	Rating Area 2	No Preference	59	574.17
	Rating Area 2	No Preference	60	598.65
	Rating Area 2	No Preference	61	619.83
	Rating Area 2	No Preference	62	633.73
	Rating Area 2	No Preference	63	651.15
	Rating Area 2	No Preference	64 and over	661.74
62560PA0020079 Rating Area 4		No Preference	0-14	137.47
62560PA0020079	Rating Area 4	No Preference	15	149.69
	Rating Area 4	No Preference	16	154.36
	Rating Area 4	No Preference	17	159.03
	Rating Area 4	No Preference	18	164.07
	Rating Area 4	No Preference	19	169.10
	Rating Area 4	No Preference	20	174.31
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	Rating Area 4	No Preference	22	179.70
	Rating Area 4	No Preference	23	179.70
	Rating Area 4	No Preference	24	179.70
	Rating Area 4	No Preference	25	180.42
	Rating Area 4	No Preference	26	184.01
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	Rating Area 4	No Preference	29	201.08
	Rating Area 4	No Preference	30	203.96
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	Rating Area 4	No Preference	33	215.28
	Rating Area 4	No Preference	34	218.16
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	Rating Area 4	No Preference	37	222.47
	Rating Area 4	No Preference	38	223.91
	Rating Area 4	No Preference	39	226.78
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	Rating Area 4	No Preference	42	238.10
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	Rating Area 4	No Preference	44	251.04
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	Rating Area 4	No Preference	47	280.87
	Rating Area 4	No Preference	48	293.81
	Rating Area 4	No Preference	49	306.57
	Rating Area 4	No Preference	50	320.94
	Rating Area 4	No Preference	51	335.14
	Rating Area 4	No Preference	52	350.77
	Rating Area 4	No Preference	53	366.59
	Rating Area 4	No Preference	54	383.66
	Rating Area 4	No Preference	55	400.73
	Rating Area 4	No Preference	56	419.24
	Rating Area 4	No Preference	57	437.93
	Rating Area 4	No Preference	58	457.88
	Rating Area 4	No Preference	59	467.76
	Rating Area 4	No Preference	60	487.71
	Rating Area 4	No Preference	61	504.96
	Rating Area 4	No Preference	62	516.28
	Rating Area 4	No Preference	63	530.47
	Rating Area 4	No Preference	64 and over	539.10
62560PA0020079 Rating Area 5		No Preference	0-14	143.84
62560PA0020079	Rating Area 5	No Preference	15	156.62
	Rating Area 5	No Preference	16	161.51
	Rating Area 5	No Preference	17	166.40
	Rating Area 5	No Preference	18	171.66
	Rating Area 5	No Preference	19	176.93
	Rating Area 5	No Preference	20	182.38
	Rating Area 5	No Preference	21	188.02
	Rating Area 5	No Preference	22	188.02
	Rating Area 5	No Preference	23	188.02
	Rating Area 5	No Preference	24	188.02
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	Rating Area 5	No Preference	26	192.53
	Rating Area 5	No Preference	27	197.04
	Rating Area 5	No Preference	28	204.38
	Rating Area 5	No Preference	29	210.39
	Rating Area 5	No Preference	30	213.40
	Rating Area 5	No Preference	31	217.92

	62560PA0020079 Rating Area 5	No Preference	32	222.43
	62560PA0020079 Rating Area 5	No Preference	33	225.25
	62560PA0020079 Rating Area 5	No Preference	34	228.26
	62560PA0020079 Rating Area 5	No Preference	35	229.76
	62560PA0020079 Rating Area 5	No Preference	36	231.26
	62560PA0020079 Rating Area 5	No Preference	37	232.77
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	62560PA0020079 Rating Area 5	No Preference	39	237.28
	62560PA0020079 Rating Area 5	No Preference	40	240.29
	62560PA0020079 Rating Area 5	No Preference	41	244.80
	62560PA0020079 Rating Area 5	No Preference	42	249.13
	62560PA0020079 Rating Area 5	No Preference	43	255.14
	62560PA0020079 Rating Area 5	No Preference	44	262.66
	62560PA0020079 Rating Area 5	No Preference	45	271.50
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	62560PA0020079 Rating Area 5	No Preference	47	293.88
	62560PA0020079 Rating Area 5	No Preference	48	307.41
	62560PA0020079 Rating Area 5	No Preference	49	320.76
	62560PA0020079 Rating Area 5	No Preference	50	335.80
	62560PA0020079 Rating Area 5	No Preference	51	350.66
	62560PA0020079 Rating Area 5	No Preference	52	367.02
	62560PA0020079 Rating Area 5	No Preference	53	383.56
	62560PA0020079 Rating Area 5	No Preference	54	401.42
	62560PA0020079 Rating Area 5	No Preference	55	419.28
	62560PA0020079 Rating Area 5	No Preference	56	438.65
	62560PA0020079 Rating Area 5	No Preference	57	458.20
	62560PA0020079 Rating Area 5	No Preference	58	479.07
	62560PA0020079 Rating Area 5	No Preference	59	489.42
	62560PA0020079 Rating Area 5	No Preference	60	510.29
	62560PA0020079 Rating Area 5	No Preference	61	528.34
	62560PA0020079 Rating Area 5	No Preference	62	540.18
	62560PA0020079 Rating Area 5	No Preference	63	555.04
	62560PA0020079 Rating Area 5	No Preference	64 and over	564.06

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*	62560			
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
62560PA0020071	Rating Area 1	No Preference	0-14	248.13
62560PA0020071	Rating Area 1	No Preference	15	270.18
62560PA0020071	Rating Area 1	No Preference	16	278.62
62560PA0020071	Rating Area 1	No Preference	17	287.05
62560PA0020071	Rating Area 1	No Preference	18	296.13
62560PA0020071	Rating Area 1	No Preference	19	305.21
62560PA0020071	Rating Area 1	No Preference	20	314.62
62560PA0020071	Rating Area 1	No Preference	21	324.35
62560PA0020071	Rating Area 1	No Preference	22	324.35
62560PA0020071	Rating Area 1	No Preference	23	324.35
62560PA0020071	Rating Area 1	No Preference	24	324.35
62560PA0020071	Rating Area 1	No Preference	25	325.65
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62560PA0020071	Rating Area 1	No Preference	27	339.92
62560PA0020071	Rating Area 1	No Preference	28	352.57
62560PA0020071	Rating Area 1	No Preference	29	362.95
62560PA0020071	Rating Area 1	No Preference	30	368.14
62560PA0020071	Rating Area 1	No Preference	31	375.92
62560PA0020071	Rating Area 1	No Preference	32	383.71
62560PA0020071	Rating Area 1	No Preference	33	388.57
62560PA0020071	Rating Area 1	No Preference	34	393.76
62560PA0020071	Rating Area 1	No Preference	35	396.36
62560PA0020071	Rating Area 1	No Preference	36	398.95
62560PA0020071	Rating Area 1	No Preference	37	401.55
62560PA0020071	Rating Area 1	No Preference	38	404.14
62560PA0020071	Rating Area 1	No Preference	39	409.33
62560PA0020071	Rating Area 1	No Preference	40	414.52
62560PA0020071	Rating Area 1	No Preference	41	422.30
62560PA0020071	Rating Area 1	No Preference	42	429.76
62560PA0020071	Rating Area 1	No Preference	43	440.14
62560PA0020071	Rating Area 1	No Preference	44	453.12
62560PA0020071	Rating Area 1	No Preference	45	468.36
62560PA0020071	Rating Area 1	No Preference	46	486.53
62560PA0020071	Rating Area 1	No Preference	47	506.96
62560PA0020071	Rating Area 1	No Preference	48	530.31
62560PA0020071	Rating Area 1	No Preference	49	553.34
62560PA0020071	Rating Area 1	No Preference	50	579.29
62560PA0020071	Rating Area 1	No Preference	51	604.91
62560PA0020071	Rating Area 1	No Preference	52	633.13
62560PA0020071	Rating Area 1	No Preference	53	661.67
62560PA0020071	Rating Area 1	No Preference	54	692.49
62560PA0020071	Rating Area 1	No Preference	55	723.30
62560PA0020071	Rating Area 1	No Preference	56	756.71
62560PA0020071	Rating Area 1	No Preference	57	790.44
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62560PA0020071	Rating Area 1	No Preference	62	931.86
62560PA0020071	Rating Area 1	No Preference	63	957.48
62560PA0020071	Rating Area 1	No Preference	64 and over	973.05
62560PA0020071	Rating Area 2	No Preference	0-14	309.01
62560PA0020071	Rating Area 2	No Preference	15	336.47
62560PA0020071	Rating Area 2	No Preference	16	346.98
62560PA0020071	Rating Area 2	No Preference	17	357.48
62560PA0020071	Rating Area 2	No Preference	18	368.79
62560PA0020071	Rating Area 2	No Preference	19	380.10
62560PA0020071	Rating Area 2	No Preference	20	391.81
62560PA0020071	Rating Area 2	No Preference	21	403.93
62560PA0020071	Rating Area 2	No Preference	22	403.93
62560PA0020071	Rating Area 2	No Preference	23	403.93
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62560PA0020071	Rating Area 2	No Preference	26	413.62
62560PA0020071	Rating Area 2	No Preference	27	423.32
62560PA0020071	Rating Area 2	No Preference	28	439.07
62560PA0020071	Rating Area 2	No Preference	29	452.00
62560PA0020071	Rating Area 2	No Preference	30	458.46
62560PA0020071	Rating Area 2	No Preference	31	468.15
62560PA0020071	Rating Area 2	No Preference	32	477.85
62560PA0020071	Rating Area 2	No Preference	33	483.91
62560PA0020071	Rating Area 2	No Preference	34	490.37
62560PA0020071	Rating Area 2	No Preference	35	493.60
62560PA0020071	Rating Area 2	No Preference	36	496.83
62560PA0020071	Rating Area 2	No Preference	37	500.07
62560PA0020071	Rating Area 2	No Preference	38	503.30
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62560PA0020071	Rating Area 2	No Preference	41	525.92
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62560PA0020071	Rating Area 2	No Preference	43	548.13
62560PA0020071	Rating Area 2	No Preference	44	564.29
62560PA0020071	Rating Area 2	No Preference	45	583.27
62560PA0020071	Rating Area 2	No Preference	46	605.90
62560PA0020071	Rating Area 2	No Preference	47	631.34
62560PA0020071	Rating Area 2	No Preference	48	660.43
62560PA0020071	Rating Area 2	No Preference	49	689.10
62560PA0020071	Rating Area 2	No Preference	50	721.42
62560PA0020071	Rating Area 2	No Preference	51	753.33
62560PA0020071	Rating Area 2	No Preference	52	788.47
62560PA0020071	Rating Area 2	No Preference	53	824.02

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	62560PA0020071	Rating Area 2	No Preference	55	900.76
	62560PA0020071	Rating Area 2	No Preference	56	942.37
	62560PA0020071	Rating Area 2	No Preference	57	984.38
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	62560PA0020071	Rating Area 2	No Preference	61	1135.04
	62560PA0020071	Rating Area 2	No Preference	62	1160.49
	62560PA0020071	Rating Area 2	No Preference	63	1192.40
	62560PA0020071	Rating Area 2	No Preference	64 and over	1211.79
	62560PA0020071	Rating Area 4	No Preference	0-14	251.75
	62560PA0020071	Rating Area 4	No Preference	15	274.12
	62560PA0020071	Rating Area 4	No Preference	16	282.68
	62560PA0020071	Rating Area 4	No Preference	17	291.24
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	62560PA0020071	Rating Area 4	No Preference	20	319.21
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	62560PA0020071	Rating Area 4	No Preference	24	329.08
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	62560PA0020071	Rating Area 4	No Preference	28	357.71
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	62560PA0020071	Rating Area 4	No Preference	31	381.40
	62560PA0020071	Rating Area 4	No Preference	32	389.30
	62560PA0020071	Rating Area 4	No Preference	33	394.24
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	62560PA0020071	Rating Area 4	No Preference	35	402.14
	62560PA0020071	Rating Area 4	No Preference	36	404.77
	62560PA0020071	Rating Area 4	No Preference	37	407.40
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	62560PA0020071	Rating Area 4	No Preference	40	420.56
	62560PA0020071	Rating Area 4	No Preference	41	428.46
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	62560PA0020071	Rating Area 4	No Preference	44	459.72
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	62560PA0020071	Rating Area 4	No Preference	47	514.35
	62560PA0020071	Rating Area 4	No Preference	48	538.05
	62560PA0020071	Rating Area 4	No Preference	49	561.41
	62560PA0020071	Rating Area 4	No Preference	50	587.74
	62560PA0020071	Rating Area 4	No Preference	51	613.73
	62560PA0020071	Rating Area 4	No Preference	52	642.36
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	62560PA0020071	Rating Area 4	No Preference	54	702.59
	62560PA0020071	Rating Area 4	No Preference	55	733.85
	62560PA0020071	Rating Area 4	No Preference	56	767.74
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	62560PA0020071	Rating Area 4	No Preference	58	838.50
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	62560PA0020071	Rating Area 4	No Preference	60	893.12
	62560PA0020071	Rating Area 4	No Preference	61	924.71
	62560PA0020071	Rating Area 4	No Preference	62	945.45
	62560PA0020071	Rating Area 4	No Preference	63	971.44
	62560PA0020071	Rating Area 4	No Preference	64 and over	987.24
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	62560PA0020071	Rating Area 5	No Preference	16	295.77
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	62560PA0020071	Rating Area 5	No Preference	18	314.36
	62560PA0020071	Rating Area 5	No Preference	19	324.01
	62560PA0020071	Rating Area 5	No Preference	20	333.99
	62560PA0020071	Rating Area 5	No Preference	21	344.32
	62560PA0020071	Rating Area 5	No Preference	22	344.32
	62560PA0020071	Rating Area 5	No Preference	23	344.32
	62560PA0020071	Rating Area 5	No Preference	24	344.32
	62560PA0020071	Rating Area 5	No Preference	25	345.70
	62560PA0020071	Rating Area 5	No Preference	26	352.58
	62560PA0020071	Rating Area 5	No Preference	27	360.85
	62560PA0020071	Rating Area 5	No Preference	28	374.28
	62560PA0020071	Rating Area 5	No Preference	29	385.29
	62560PA0020071	Rating Area 5	No Preference	30	390.80
	62560PA0020071	Rating Area 5	No Preference	31	399.07
	62560PA0020071	Rating Area 5	No Preference	32	407.33
	62560PA0020071	Rating Area 5	No Preference	33	412.50
	62560PA0020071	Rating Area 5	No Preference	34	418.00
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	62560PA0020071	Rating Area 5	No Preference	39	434.53
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	62560PA0020071	Rating Area 5	No Preference	42	456.22
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	62560PA0020071	Rating Area 5	No Preference	44	481.02
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	62560PA0020071	Rating Area 5	No Preference	60	934.48
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	62560PA0020073	Rating Area 1	No Preference	63	817.14
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	62560PA0020078	Rating Area 2	No Preference	22	295.47
	62560PA0020078	Rating Area 2	No Preference	23	295.47
	62560PA0020078	Rating Area 2	No Preference	24	295.47
	62560PA0020078	Rating Area 2	No Preference	25	296.65
	62560PA0020078	Rating Area 2	No Preference	26	302.56
	62560PA0020078	Rating Area 2	No Preference	27	309.65
	62560PA0020078	Rating Area 2	No Preference	28	321.18
	62560PA0020078	Rating Area 2	No Preference	29	330.63
	62560PA0020078	Rating Area 2	No Preference	30	335.36
	62560PA0020078	Rating Area 2	No Preference	31	342.45
	62560PA0020078	Rating Area 2	No Preference	32	349.54
	62560PA0020078	Rating Area 2	No Preference	33	353.97
	62560PA0020078	Rating Area 2	No Preference	34	358.70
	62560PA0020078	Rating Area 2	No Preference	35	361.06
	62560PA0020078	Rating Area 2	No Preference	36	363.43
	62560PA0020078	Rating Area 2	No Preference	37	365.79
	62560PA0020078	Rating Area 2	No Preference	38	368.16
	62560PA0020078	Rating Area 2	No Preference	39	372.88
	62560PA0020078	Rating Area 2	No Preference	40	377.61
	62560PA0020078	Rating Area 2	No Preference	41	384.70
	62560PA0020078	Rating Area 2	No Preference	42	391.50
	62560PA0020078	Rating Area 2	No Preference	43	400.95
	62560PA0020078	Rating Area 2	No Preference	44	412.77
	62560PA0020078	Rating Area 2	No Preference	45	426.66
	62560PA0020078	Rating Area 2	No Preference	46	443.21
	62560PA0020078	Rating Area 2	No Preference	47	461.82
	62560PA0020078	Rating Area 2	No Preference	48	483.09
	62560PA0020078	Rating Area 2	No Preference	49	504.07
	62560PA0020078	Rating Area 2	No Preference	50	527.71
	62560PA0020078	Rating Area 2	No Preference	51	551.05
	62560PA0020078	Rating Area 2	No Preference	52	576.76
	62560PA0020078	Rating Area 2	No Preference	53	602.76
	62560PA0020078	Rating Area 2	No Preference	54	630.83
	62560PA0020078	Rating Area 2	No Preference	55	658.90
	62560PA0020078	Rating Area 2	No Preference	56	689.33
	62560PA0020078	Rating Area 2	No Preference	57	720.06
	62560PA0020078	Rating Area 2	No Preference	58	752.86
	62560PA0020078	Rating Area 2	No Preference	59	769.11
	62560PA0020078	Rating Area 2	No Preference	60	801.91
	62560PA0020078	Rating Area 2	No Preference	61	830.27
	62560PA0020078	Rating Area 2	No Preference	62	848.89
	62560PA0020078	Rating Area 2	No Preference	63	872.23
	62560PA0020078	Rating Area 2	No Preference	64 and over	886.41
	62560PA0020078	Rating Area 4	No Preference	0-14	184.15
	62560PA0020078	Rating Area 4	No Preference	15	200.52
	62560PA0020078	Rating Area 4	No Preference	16	206.78
	62560PA0020078	Rating Area 4	No Preference	17	213.04
	62560PA0020078	Rating Area 4	No Preference	18	219.78
	62560PA0020078	Rating Area 4	No Preference	19	226.52
	62560PA0020078	Rating Area 4	No Preference	20	233.50
	62560PA0020078	Rating Area 4	No Preference	21	240.72
	62560PA0020078	Rating Area 4	No Preference	22	240.72
	62560PA0020078	Rating Area 4	No Preference	23	240.72
	62560PA0020078	Rating Area 4	No Preference	24	240.72
	62560PA0020078	Rating Area 4	No Preference	25	241.68
	62560PA0020078	Rating Area 4	No Preference	26	246.50
	62560PA0020078	Rating Area 4	No Preference	27	252.27
	62560PA0020078	Rating Area 4	No Preference	28	261.66
	62560PA0020078	Rating Area 4	No Preference	29	269.37
	62560PA0020078	Rating Area 4	No Preference	30	273.22
	62560PA0020078	Rating Area 4	No Preference	31	278.99
	62560PA0020078	Rating Area 4	No Preference	32	284.77
	62560PA0020078	Rating Area 4	No Preference	33	288.38
	62560PA0020078	Rating Area 4	No Preference	34	292.23
	62560PA0020078	Rating Area 4	No Preference	35	294.16
	62560PA0020078	Rating Area 4	No Preference	36	296.09
	62560PA0020078	Rating Area 4	No Preference	37	298.01
	62560PA0020078	Rating Area 4	No Preference	38	299.94
	62560PA0020078	Rating Area 4	No Preference	39	303.79
	62560PA0020078	Rating Area 4	No Preference	40	307.64
	62560PA0020078	Rating Area 4	No Preference	41	313.42
	62560PA0020078	Rating Area 4	No Preference	42	318.95
	62560PA0020078	Rating Area 4	No Preference	43	326.66
	62560PA0020078	Rating Area 4	No Preference	44	336.29
	62560PA0020078	Rating Area 4	No Preference	45	347.60
	62560PA0020078	Rating Area 4	No Preference	46	361.08
	62560PA0020078	Rating Area 4	No Preference	47	376.25
	62560PA0020078	Rating Area 4	No Preference	48	393.58
	62560PA0020078	Rating Area 4	No Preference	49	410.67
	62560PA0020078	Rating Area 4	No Preference	50	429.93
	62560PA0020078	Rating Area 4	No Preference	51	448.94
	62560PA0020078	Rating Area 4	No Preference	52	469.89
	62560PA0020078	Rating Area 4	No Preference	53	491.07
	62560PA0020078	Rating Area 4	No Preference	54	513.94
	62560PA0020078	Rating Area 4	No Preference	55	536.81
	62560PA0020078	Rating Area 4	No Preference	56	561.60
	62560PA0020078	Rating Area 4	No Preference	57	586.63
	62560PA0020078	Rating Area 4	No Preference	58	613.35
	62560PA0020078	Rating Area 4	No Preference	59	626.59
	62560PA0020078	Rating Area 4	No Preference	60	653.31
	62560PA0020078	Rating Area 4	No Preference	61	676.42
	62560PA0020078	Rating Area 4	No Preference	62	691.59
	62560PA0020078	Rating Area 4	No Preference	63	710.61
	62560PA0020078	Rating Area 4	No Preference	64 and over	722.16
	62560PA0020078	Rating Area 5	No Preference	0-14	192.68
	62560PA0020078	Rating Area 5	No Preference	15	209.81

62560PA0020078	Rating Area 5	No Preference	16	216.36
	Rating Area 5	No Preference	17	222.90
	Rating Area 5	No Preference	18	229.96
	Rating Area 5	No Preference	19	237.01
	Rating Area 5	No Preference	20	244.31
	Rating Area 5	No Preference	21	251.87
	Rating Area 5	No Preference	22	251.87
	Rating Area 5	No Preference	23	251.87
	Rating Area 5	No Preference	24	251.87
	Rating Area 5	No Preference	25	252.88
	Rating Area 5	No Preference	26	257.91
	Rating Area 5	No Preference	27	263.96
	Rating Area 5	No Preference	28	273.78
	Rating Area 5	No Preference	29	281.84
	Rating Area 5	No Preference	30	285.87
	Rating Area 5	No Preference	31	291.92
	Rating Area 5	No Preference	32	297.96
	Rating Area 5	No Preference	33	301.74
	Rating Area 5	No Preference	34	305.77
	Rating Area 5	No Preference	35	307.79
	Rating Area 5	No Preference	36	309.80
	Rating Area 5	No Preference	37	311.82
	Rating Area 5	No Preference	38	313.83
	Rating Area 5	No Preference	39	317.86
	Rating Area 5	No Preference	40	321.89
	Rating Area 5	No Preference	41	327.93
	Rating Area 5	No Preference	42	333.73
	Rating Area 5	No Preference	43	341.79
	Rating Area 5	No Preference	44	351.86
	Rating Area 5	No Preference	45	363.70
	Rating Area 5	No Preference	46	377.81
	Rating Area 5	No Preference	47	393.67
	Rating Area 5	No Preference	48	411.81
	Rating Area 5	No Preference	49	429.69
	Rating Area 5	No Preference	50	449.84
	Rating Area 5	No Preference	51	469.74
	Rating Area 5	No Preference	52	491.65
	Rating Area 5	No Preference	53	513.81
	Rating Area 5	No Preference	54	537.74
	Rating Area 5	No Preference	55	561.67
	Rating Area 5	No Preference	56	587.61
	Rating Area 5	No Preference	57	613.81
	Rating Area 5	No Preference	58	641.76
	Rating Area 5	No Preference	59	655.62
	Rating Area 5	No Preference	60	683.58
	Rating Area 5	No Preference	61	707.75
	Rating Area 5	No Preference	62	723.62
	Rating Area 5	No Preference	63	743.52
	Rating Area 5	No Preference	64 and over	755.61
62560PA0020079	Rating Area 1	No Preference	0-14	136.87
62560PA0020079	Rating Area 1	No Preference	15	149.03
	Rating Area 1	No Preference	16	153.68
	Rating Area 1	No Preference	17	158.34
	Rating Area 1	No Preference	18	163.34
	Rating Area 1	No Preference	19	168.35
	Rating Area 1	No Preference	20	173.54
	Rating Area 1	No Preference	21	178.91
	Rating Area 1	No Preference	22	178.91
	Rating Area 1	No Preference	23	178.91
	Rating Area 1	No Preference	24	178.91
	Rating Area 1	No Preference	25	179.63
	Rating Area 1	No Preference	26	183.20
	Rating Area 1	No Preference	27	187.50
	Rating Area 1	No Preference	28	194.48
	Rating Area 1	No Preference	29	200.20
	Rating Area 1	No Preference	30	203.06
	Rating Area 1	No Preference	31	207.36
	Rating Area 1	No Preference	32	211.65
	Rating Area 1	No Preference	33	214.33
	Rating Area 1	No Preference	34	217.20
	Rating Area 1	No Preference	35	218.63
	Rating Area 1	No Preference	36	220.06
	Rating Area 1	No Preference	37	221.49
	Rating Area 1	No Preference	38	222.92
	Rating Area 1	No Preference	39	225.78
	Rating Area 1	No Preference	40	228.65
	Rating Area 1	No Preference	41	232.94
	Rating Area 1	No Preference	42	237.06
	Rating Area 1	No Preference	43	242.78
	Rating Area 1	No Preference	44	249.94
	Rating Area 1	No Preference	45	258.35
	Rating Area 1	No Preference	46	268.37
	Rating Area 1	No Preference	47	279.64
	Rating Area 1	No Preference	48	292.52
	Rating Area 1	No Preference	49	305.22
	Rating Area 1	No Preference	50	319.53
	Rating Area 1	No Preference	51	333.67
	Rating Area 1	No Preference	52	349.23
	Rating Area 1	No Preference	53	364.98
	Rating Area 1	No Preference	54	381.97
	Rating Area 1	No Preference	55	398.97
	Rating Area 1	No Preference	56	417.40
	Rating Area 1	No Preference	57	436.00
	Rating Area 1	No Preference	58	455.86
	Rating Area 1	No Preference	59	465.70
	Rating Area 1	No Preference	60	485.56
	Rating Area 1	No Preference	61	502.74
	Rating Area 1	No Preference	62	514.01
	Rating Area 1	No Preference	63	528.14
	Rating Area 1	No Preference	64 and over	536.73
62560PA0020079	Rating Area 2	No Preference	0-14	170.44
62560PA0020079	Rating Area 2	No Preference	15	185.59
	Rating Area 2	No Preference	16	191.39
	Rating Area 2	No Preference	17	197.18
	Rating Area 2	No Preference	18	203.42
	Rating Area 2	No Preference	19	209.65
	Rating Area 2	No Preference	20	216.12
	Rating Area 2	No Preference	21	222.80
	Rating Area 2	No Preference	22	222.80
	Rating Area 2	No Preference	23	222.80

62560PA0020079	Rating Area 2	No Preference	24	222.80
	Rating Area 2	No Preference	25	223.69
	Rating Area 2	No Preference	26	228.15
	Rating Area 2	No Preference	27	233.49
	Rating Area 2	No Preference	28	242.18
	Rating Area 2	No Preference	29	249.31
	Rating Area 2	No Preference	30	252.88
	Rating Area 2	No Preference	31	258.23
	Rating Area 2	No Preference	32	263.57
	Rating Area 2	No Preference	33	266.91
	Rating Area 2	No Preference	34	270.48
	Rating Area 2	No Preference	35	272.26
	Rating Area 2	No Preference	36	274.04
	Rating Area 2	No Preference	37	275.83
	Rating Area 2	No Preference	38	277.61
	Rating Area 2	No Preference	39	281.17
	Rating Area 2	No Preference	40	284.74
	Rating Area 2	No Preference	41	290.09
	Rating Area 2	No Preference	42	295.21
	Rating Area 2	No Preference	43	302.34
	Rating Area 2	No Preference	44	311.25
	Rating Area 2	No Preference	45	321.72
	Rating Area 2	No Preference	46	334.20
	Rating Area 2	No Preference	47	348.24
	Rating Area 2	No Preference	48	364.28
	Rating Area 2	No Preference	49	380.10
	Rating Area 2	No Preference	50	397.92
	Rating Area 2	No Preference	51	415.52
	Rating Area 2	No Preference	52	434.91
	Rating Area 2	No Preference	53	454.51
	Rating Area 2	No Preference	54	475.68
	Rating Area 2	No Preference	55	496.84
	Rating Area 2	No Preference	56	519.79
	Rating Area 2	No Preference	57	542.96
	Rating Area 2	No Preference	58	567.69
	Rating Area 2	No Preference	59	579.95
	Rating Area 2	No Preference	60	604.68
	Rating Area 2	No Preference	61	626.07
	Rating Area 2	No Preference	62	640.10
	Rating Area 2	No Preference	63	657.71
	Rating Area 2	No Preference	64 and over	668.40
62560PA0020079 Rating Area 4		No Preference	0-14	138.86
62560PA0020079	Rating Area 4	No Preference	15	151.21
	Rating Area 4	No Preference	16	155.93
	Rating Area 4	No Preference	17	160.65
	Rating Area 4	No Preference	18	165.73
	Rating Area 4	No Preference	19	170.81
	Rating Area 4	No Preference	20	176.07
	Rating Area 4	No Preference	21	181.52
	Rating Area 4	No Preference	22	181.52
	Rating Area 4	No Preference	23	181.52
	Rating Area 4	No Preference	24	181.52
	Rating Area 4	No Preference	25	182.25
	Rating Area 4	No Preference	26	185.88
	Rating Area 4	No Preference	27	190.23
	Rating Area 4	No Preference	28	197.31
	Rating Area 4	No Preference	29	203.12
	Rating Area 4	No Preference	30	206.03
	Rating Area 4	No Preference	31	210.38
	Rating Area 4	No Preference	32	214.74
	Rating Area 4	No Preference	33	217.46
	Rating Area 4	No Preference	34	220.37
	Rating Area 4	No Preference	35	221.82
	Rating Area 4	No Preference	36	223.27
	Rating Area 4	No Preference	37	224.72
	Rating Area 4	No Preference	38	226.17
	Rating Area 4	No Preference	39	229.08
	Rating Area 4	No Preference	40	231.98
	Rating Area 4	No Preference	41	236.34
	Rating Area 4	No Preference	42	240.51
	Rating Area 4	No Preference	43	246.32
	Rating Area 4	No Preference	44	253.58
	Rating Area 4	No Preference	45	262.11
	Rating Area 4	No Preference	46	272.28
	Rating Area 4	No Preference	47	283.72
	Rating Area 4	No Preference	48	296.79
	Rating Area 4	No Preference	49	309.67
	Rating Area 4	No Preference	50	324.19
	Rating Area 4	No Preference	51	338.53
	Rating Area 4	No Preference	52	354.33
	Rating Area 4	No Preference	53	370.30
	Rating Area 4	No Preference	54	387.55
	Rating Area 4	No Preference	55	404.79
	Rating Area 4	No Preference	56	423.49
	Rating Area 4	No Preference	57	442.36
	Rating Area 4	No Preference	58	462.51
	Rating Area 4	No Preference	59	472.50
	Rating Area 4	No Preference	60	492.65
	Rating Area 4	No Preference	61	510.07
	Rating Area 4	No Preference	62	521.51
	Rating Area 4	No Preference	63	535.85
	Rating Area 4	No Preference	64 and over	544.56
62560PA0020079 Rating Area 5		No Preference	0-14	145.29
62560PA0020079	Rating Area 5	No Preference	15	158.20
	Rating Area 5	No Preference	16	163.14
	Rating Area 5	No Preference	17	168.08
	Rating Area 5	No Preference	18	173.40
	Rating Area 5	No Preference	19	178.71
	Rating Area 5	No Preference	20	184.22
	Rating Area 5	No Preference	21	189.92
	Rating Area 5	No Preference	22	189.92
	Rating Area 5	No Preference	23	189.92
	Rating Area 5	No Preference	24	189.92
	Rating Area 5	No Preference	25	190.68
	Rating Area 5	No Preference	26	194.48
	Rating Area 5	No Preference	27	199.04
	Rating Area 5	No Preference	28	206.44
	Rating Area 5	No Preference	29	212.52
	Rating Area 5	No Preference	30	215.56
	Rating Area 5	No Preference	31	220.12

	62560PA0020079 Rating Area 5	No Preference	32	224.68
	62560PA0020079 Rating Area 5	No Preference	33	227.52
	62560PA0020079 Rating Area 5	No Preference	34	230.56
	62560PA0020079 Rating Area 5	No Preference	35	232.08
	62560PA0020079 Rating Area 5	No Preference	36	233.60
	62560PA0020079 Rating Area 5	No Preference	37	235.12
	62560PA0020079 Rating Area 5	No Preference	38	236.64
	62560PA0020079 Rating Area 5	No Preference	39	239.68
	62560PA0020079 Rating Area 5	No Preference	40	242.72
	62560PA0020079 Rating Area 5	No Preference	41	247.28
	62560PA0020079 Rating Area 5	No Preference	42	251.64
	62560PA0020079 Rating Area 5	No Preference	43	257.72
	62560PA0020079 Rating Area 5	No Preference	44	265.32
	62560PA0020079 Rating Area 5	No Preference	45	274.24
	62560PA0020079 Rating Area 5	No Preference	46	284.88
	62560PA0020079 Rating Area 5	No Preference	47	296.84
	62560PA0020079 Rating Area 5	No Preference	48	310.52
	62560PA0020079 Rating Area 5	No Preference	49	324.00
	62560PA0020079 Rating Area 5	No Preference	50	339.20
	62560PA0020079 Rating Area 5	No Preference	51	354.20
	62560PA0020079 Rating Area 5	No Preference	52	370.72
	62560PA0020079 Rating Area 5	No Preference	53	387.44
	62560PA0020079 Rating Area 5	No Preference	54	405.48
	62560PA0020079 Rating Area 5	No Preference	55	423.52
	62560PA0020079 Rating Area 5	No Preference	56	443.08
	62560PA0020079 Rating Area 5	No Preference	57	462.84
	62560PA0020079 Rating Area 5	No Preference	58	483.92
	62560PA0020079 Rating Area 5	No Preference	59	494.36
	62560PA0020079 Rating Area 5	No Preference	60	515.44
	62560PA0020079 Rating Area 5	No Preference	61	533.68
	62560PA0020079 Rating Area 5	No Preference	62	545.64
	62560PA0020079 Rating Area 5	No Preference	63	560.64
	62560PA0020079 Rating Area 5	No Preference	64 and over	569.76

Exhibit 1: Derivation of Projection Period MLR

Projected Paid Claims	Projected Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
\$ 8,901,329	\$ -	\$ 17,528	\$ 10,898	\$ 9,861,001	90.5%

Exhibit 2: Derivation of Quarterly Trend

Original (Monthly) Method				
Renewal Month	Feb 2020 ACA Enrollment Distribution	# Months Plan Year Will Run Into 2022	Additional Claims Trend Applied	Weighted Claims Trend Applied
Jan	22.8%	0	0.00%	1.8%
Feb	3.1%	1	0.28%	
Mar	3.4%	2	0.57%	
Apr	5.0%	3	0.85%	
May	2.9%	4	1.13%	
Jun	3.0%	5	1.42%	
Jul	10.1%	6	1.70%	
Aug	3.8%	7	1.99%	
Sep	4.0%	8	2.27%	
Oct	5.1%	9	2.55%	
Nov	3.6%	10	2.84%	
Dec	33.2%	11	3.12%	

Annual Trend	3.40%
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Table 5A (Quarterly) Method		Annual Trend to use in Table 5A
Allowed Quarterly Trend	Weighted Claims Trend Applied	
0.00%	1.8%	4.10%
0.00%		
0.00%		
1.01%	<--Quarterly Trend	
1.01%		
1.01%		
2.03%		
2.03%		
2.03%		
3.06%		
3.06%		
3.06%		

Exhibit 3: Derivation of Age Calibration Factor

Age Band	Age Factor	Current/Projected Enrollment Distribution
0-14	0.765	13.56%
15	0.833	1.04%
16	0.859	1.13%
17	0.885	1.06%
18	0.913	1.20%
19	0.941	1.26%
20	0.970	1.31%
21	1.000	1.42%
22	1.000	1.38%
23	1.000	1.46%
24	1.000	1.50%
25	1.004	1.54%
26	1.024	1.69%
27	1.048	1.76%
28	1.087	1.79%
29	1.119	1.79%
30	1.135	1.77%
31	1.159	1.74%
32	1.183	1.73%
33	1.198	1.73%
34	1.214	1.72%
35	1.222	1.69%
36	1.230	1.66%
37	1.238	1.71%
38	1.246	1.68%
39	1.262	1.72%
40	1.278	1.68%
41	1.302	1.57%
42	1.325	1.61%
43	1.357	1.52%
44	1.397	1.52%
45	1.444	1.59%
46	1.500	1.58%
47	1.563	1.72%
48	1.635	1.80%
49	1.706	1.89%
50	1.786	1.90%
51	1.865	1.87%
52	1.952	1.91%
53	2.040	2.01%
54	2.135	2.02%
55	2.230	2.11%
56	2.333	2.07%
57	2.437	2.04%
58	2.548	2.22%
59	2.603	2.13%
60	2.714	2.06%
61	2.810	2.06%
62	2.873	1.90%
63	2.952	1.72%
64 and over	3.000	3.49%

Initial Age Factor:	1.534
3-child cap Adjustment:	0.992
Final Age Factor used:	1.522

Exhibit 4: Derivation of Geographical Calibration Factor

Rating Areas	Current/Projected Enrollment Distribution	Proposed Factor	Calibration Factor
1	11.01%	0.945	0.962
2	0.00%	1.176	
3	0.00%		
4	77.05%	0.958	
5	11.95%	1.003	
6	0.00%		
7	0.00%		
9	0.00%		

Exhibit 5: Derivation of Annual Trend

Entire ACA-compliant Small Group Block

Base Data

Inpatient Hospital					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	\$67,136,710	4,714	918,831	\$14,241.98	61.6
2018	\$81,686,904	5,670	1,093,725	\$14,406.86	62.2
2019	\$98,254,942	6,084	1,267,346	\$16,149.73	57.6

Outpatient Hospital					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	\$127,042,386	292,120	918,831	\$434.90	3,815.1
2018	\$148,534,040	343,324	1,093,725	\$432.64	3,766.8
2019	\$185,037,224	389,919	1,267,346	\$474.55	3,692.0

Professional					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	\$82,242,042	965,937	918,831	\$85.14	12,615.2
2018	\$97,631,873	1,140,086	1,093,725	\$85.64	12,508.7
2019	\$116,435,177	1,307,451	1,267,346	\$89.06	12,379.7

Other Medical					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	\$44,465,204	22,839	918,831	\$1,946.90	298.3
2018	\$58,842,283	26,001	1,093,725	\$2,263.08	285.3
2019	\$75,571,398	34,015	1,267,346	\$2,221.71	322.1

Prescription Drugs					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	\$90,456,661	826,479	918,831	\$109.45	10,793.9
2018	\$108,651,093	961,264	1,093,725	\$113.03	10,546.7
2019	\$128,674,731	1,072,189	1,267,346	\$120.01	10,152.1

Pediatric Dental					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	\$928,019	0	918,831	#DIV/0!	0.0
2018	\$667,172	0	1,093,725	#DIV/0!	0.0
2019	\$937,836	0	1,267,346	#DIV/0!	0.0

Pediatric Vision					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	\$714,951	0	918,831	#DIV/0!	0.0
2018	\$792,500	0	1,093,725	#DIV/0!	0.0
2019	\$1,335,733	0	1,267,346	#DIV/0!	0.0

2018 to 2019 Trend Output

Service Category	Jan 19 - Dec 19 Allowed Amt	Weight	Cost	Utilization	Overall
Inpatient Hospital	\$98,254,942	16.2%	12.10%	-7.40%	3.80%
Outpatient Hospital	\$185,037,224	30.5%	9.69%	-1.99%	7.51%
Professional	\$116,435,177	19.2%	3.99%	-1.03%	2.92%
Other Medical	\$76,907,130	12.7%	-1.83%	12.90%	10.84%
Capitation	\$937,836	0.2%	0.00%	0.00%	0.00%
Prescription Drugs	\$128,674,731	21.2%	6.18%	-3.74%	2.20%

Historical Annual Trend 5.35%

2017 to 2018 Trend Output

Service Category	Jan 18 - Dec 18 Allowed Amt	Weight	Cost	Utilization	Overall
Inpatient Hospital	\$81,686,904	16.4%	1.16%	1.05%	2.22%
Outpatient Hospital	\$148,534,040	29.9%	-0.52%	-1.27%	-1.78%
Professional	\$97,631,873	19.7%	0.58%	-0.84%	-0.27%
Other Medical	\$59,634,783	12.0%	16.24%	-4.36%	11.17%
Capitation	\$667,172	0.1%	0.00%	0.00%	0.00%
Prescription Drugs	\$108,651,093	21.9%	3.27%	-2.29%	0.91%

Historical Annual Trend 1.39%

Trend Adjustment Factor 0.98

Adj Cost	Util	Overall
11.05%	-8.26%	1.88%
8.67%	-2.90%	5.52%
3.03%	-1.95%	1.02%
-2.74%	11.85%	8.78%
0.00%	0.00%	0.00%
5.19%	-4.64%	0.31%

Annual Trend Applied 3.4%

Check 3.4%

Exhibit 6: Derivation of Change in Network Factor

Legal Entity	Average Network Factor	Induced Demand Factor	Network Normalization Factor	Network/Service Area Factor	Average Geographic Factor	Portion of Projected Enrollment	Change in Network Factor
Health Coverage	0.930	1.077	0.945	0.946	0.962	1.5%	0.911
Health Options	0.974	1.081	0.945	0.995	0.995	93.1%	0.990
Health Benefits	1.130	1.041	0.945	1.111	1.089	5.4%	1.210

Normalization check:

1.00	1.00
------	------

1.00

Exhibit 7: Derivation of 3-child Cap Adjustment Factor

Total Members	Dependents under the age of 21 in excess of 3 per contract	% of Total	3-child Cap Adjustment
133,126	1,000	0.751%	0.992

UPMC February 2020 Small Group Population including all legal entities

Exhibit 8: Historical Financial Gains/Losses

Year	Total Member Months	Total Administrative Expenses	Total Incurred Claims	Total Paid Taxes and Fees	Total Premium	Profit	Annual Underwriting Gain/Loss	Underwriting Gain/Loss PMPY
2014	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2015	22,743	\$860,397	\$7,531,213	\$1,600,781	\$10,563,564	\$571,173	\$3,032,351	\$1,600
2016	47,474	\$1,639,587	\$15,008,420	\$1,059,548	\$18,370,608	\$663,053	\$3,362,188	\$850
2017	46,041	\$2,153,373	\$13,088,293	\$1,147,045	\$17,378,280	\$989,568	\$4,289,987	\$1,118
2018	22,451	\$1,012,622	\$8,132,905	\$1,139,325	\$9,912,258	-\$372,594	\$1,779,353	\$951
2019	25,691	\$974,172	\$10,792,824	\$233,109	\$12,088,629	\$88,524	\$1,295,805	\$605

Exhibit 9a: Calculation of 2020Q1 to 2021Q1 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2021 Plans @ 02-01-2020	2020Q1 Calibrated PAIR	2021Q1 Calibrated PAIR	Rate Increase
Plan 1a	62560PA0020071	E		224	\$ 384.43	\$ 333.14	4.0%
Plan 1b	62560PA0020071	DNM		0	\$ 384.43		
Plan 2a	62560PA0020072	E		27	\$ 382.86	\$ 331.59	
Plan 2b	62560PA0020072	DNM		0	\$ 382.86		
Plan 3a	62560PA0020073	M		698	\$ 259.08	\$ 284.32	
Plan 3b	62560PA0020073	DNM		0	\$ 259.08		
Plan 4a	62560PA0020074	M		507	\$ 260.92	\$ 286.53	
Plan 4b	62560PA0020074	DNM		0	\$ 260.92		
Plan 5a	62560PA0020078	M		313	\$ 220.34	\$ 243.69	
Plan 5b	62560PA0020078	DNM		0	\$ 220.34		
Plan 6a	62560PA0020079	M		47	\$ 176.21	\$ 183.76	
Plan 6b	62560PA0020079	DNM		0	\$ 176.21		
Plan 7a	62560PA0020076	DM	62560PA0020078	54	\$ 260.23	\$ 243.69	
Plan 7b	62560PA0020076	DNM		0	\$ 260.23		
Plan 8a	62560PA0020077	DM	62560PA0020078	144	\$ 261.52	\$ 243.69	
Plan 8b	62560PA0020077	DNM		0	\$ 261.52		
Plan 9a	62560PA0020082	DM	62560PA0020079	3	\$ 215.06	\$ 183.76	
Plan 9b	62560PA0020082	DNM		0	\$ 215.06		

Exhibit 9b: Calculation of 2020Q2 to 2021Q2 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2021 Plans @ 02-01-2020	2020Q2 Calibrated PAIR	2021Q2 Calibrated PAIR	Rate Increase
Plan 1a	62560PA0020071	E		224	\$ 387.85	\$ 336.51	4.17%
Plan 1b	62560PA0020071	DNM		0	\$ 387.85		
Plan 2a	62560PA0020072	E		27	\$ 386.27	\$ 334.94	
Plan 2b	62560PA0020072	DNM		0	\$ 386.27		
Plan 3a	62560PA0020073	M		698	\$ 261.38	\$ 287.19	
Plan 3b	62560PA0020073	DNM		0	\$ 261.38		
Plan 4a	62560PA0020074	M		507	\$ 263.24	\$ 289.42	
Plan 4b	62560PA0020074	DNM		0	\$ 263.24		
Plan 5a	62560PA0020078	M		313	\$ 222.30	\$ 246.16	
Plan 5b	62560PA0020078	DNM		0	\$ 222.30		
Plan 6a	62560PA0020079	M		47	\$ 177.78	\$ 185.62	
Plan 6b	62560PA0020079	DNM		0	\$ 177.78		
Plan 7a	62560PA0020076	DM	62560PA0020078	54	\$ 262.55	\$ 246.16	
Plan 7b	62560PA0020076	DNM		0	\$ 262.55		
Plan 8a	62560PA0020077	DM	62560PA0020078	144	\$ 263.84	\$ 246.16	
Plan 8b	62560PA0020077	DNM		0	\$ 263.84		
Plan 9a	62560PA0020082	DM	62560PA0020079	3	\$ 216.97	\$ 185.62	
Plan 9b	62560PA0020082	DNM		0	\$ 216.97		

Exhibit 9c: Calculation of 2020Q3 to 2021Q3 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2021 Plans @ 02-01-2020	2020Q3 Calibrated PAIR	2021Q3 Calibrated PAIR	Rate Increase
Plan 1a	62560PA0020071	E		224	\$ 391.30	\$ 339.91	4.30%
Plan 1b	62560PA0020071	DNM		0	\$ 391.30		
Plan 2a	62560PA0020072	E		27	\$ 389.70	\$ 338.32	
Plan 2b	62560PA0020072	DNM		0	\$ 389.70		
Plan 3a	62560PA0020073	M		698	\$ 263.70	\$ 290.09	
Plan 3b	62560PA0020073	DNM		0	\$ 263.70		
Plan 4a	62560PA0020074	M		507	\$ 265.58	\$ 292.34	
Plan 4b	62560PA0020074	DNM		0	\$ 265.58		
Plan 5a	62560PA0020078	M		313	\$ 224.28	\$ 248.64	
Plan 5b	62560PA0020078	DNM		0	\$ 224.28		
Plan 6a	62560PA0020079	M		47	\$ 179.36	\$ 187.49	
Plan 6b	62560PA0020079	DNM		0	\$ 179.36		
Plan 7a	62560PA0020076	DM	62560PA0020078	54	\$ 264.88	\$ 248.64	
Plan 7b	62560PA0020076	DNM		0	\$ 264.88		
Plan 8a	62560PA0020077	DM	62560PA0020078	144	\$ 266.19	\$ 248.64	
Plan 8b	62560PA0020077	DNM		0	\$ 266.19		
Plan 9a	62560PA0020082	DM	62560PA0020079	3	\$ 218.90	\$ 187.49	
Plan 9b	62560PA0020082	DNM		0	\$ 218.90		

Exhibit 9d: Calculation of 2020Q4 to 2021Q4 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2021 Plans @ 02-01-2020	2020Q4 Calibrated PAIR	2021Q4 Calibrated PAIR	Rate Increase
Plan 1a	62560PA0020071	E		224	\$ 421.70	\$ 343.34	-2.24%
Plan 1b	62560PA0020071	DNM		0	\$ 421.70		
Plan 2a	62560PA0020072	E		27	\$ 419.98	\$ 341.74	
Plan 2b	62560PA0020072	DNM		0	\$ 419.98		
Plan 3a	62560PA0020073	M		698	\$ 284.19	\$ 293.02	
Plan 3b	62560PA0020073	DNM		0	\$ 284.19		
Plan 4a	62560PA0020074	M		507	\$ 286.21	\$ 295.30	
Plan 4b	62560PA0020074	DNM		0	\$ 286.21		
Plan 5a	62560PA0020078	M		313	\$ 241.70	\$ 251.15	
Plan 5b	62560PA0020078	DNM		0	\$ 241.70		
Plan 6a	62560PA0020079	M		47	\$ 193.29	\$ 189.38	
Plan 6b	62560PA0020079	DNM		0	\$ 193.29		
Plan 7a	62560PA0020076	DM	62560PA0020078	54	\$ 285.46	\$ 251.15	
Plan 7b	62560PA0020076	DNM		0	\$ 285.46		
Plan 8a	62560PA0020077	DM	62560PA0020078	144	\$ 286.87	\$ 251.15	
Plan 8b	62560PA0020077	DNM		0	\$ 286.87		
Plan 9a	62560PA0020082	DM	62560PA0020079	3	\$ 235.90	\$ 189.38	
Plan 9b	62560PA0020082	DNM		0	\$ 235.90		

2021 Business Rules Template v10.1		All fields with an asterisk (*) are required. To validate the template, press Validate button or Ctrl + Shift + I. To finalize the template, press Finalize button or Ctrl + Shift + F.					
		Enter the Issuer Rule on the first row (no Product ID or Plan ID).					
		For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.					
		For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule.					
		Issuer level rule will apply only to plan type indicated in cell C10.					
HIOS Issuer ID*	62560						
Medical, Dental, or Both?*	Medical						
Product ID	Plan ID (Standard Component)	Medical or Dental Rule?*	What is the maximum number of rated underage dependents on this policy?	Is there a maximum age for a dependent?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		Medical	3	25	Age on effective date	Not Applicable	Self, Yes; Spouse, No; Child, No; Stepson or Stepdaughter, No; Life Partner, No; Foster Child, No; Ward, No

Dear Mike Lovely:

The Pennsylvania Insurance Department has received and conducted a preliminary 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 data within this time frame, please call me.

The following questions are from Oliver Wyman, our Actuarial Consultant:

UPMC Health Coverage Small Group ACA Filing – UPMC-132364928

1. The Part II Rate Justification indicates that there is an expected 2.29% increase in administrative expenses. Please explain and provide support for this increase.

Since the 2020 filing, emerging information in the internal financials is showing an increase in general administrative expense. UPMC expects that to continue in 2021.

2. The cover letter indicates that the average rate change requested is 4.0%, with the range varying from -14.6% to 10.6%. However, Worksheet II of the URRT shows an average rate change of 2.7%, with the range varying from -16.1% to 7.9%. Please explain this discrepancy.

There are two major factors driving the observed discrepancy, both of which stem from differences in reporting requirements between the URRT and Table 10. One factor arises from the fact that the rate changes calculated in the URRT are based on plan-level rate changes in Consumer Adjusted Premium Rates, which account for year-to-year changes in geographical factors, while the rate changes listed in the Part II Rate Justification are consistent with those calculated in Table 10, which are based on changes in the calibrated Plan Adjusted Index Rates and do not account for changes in geographical factors. The second factor arises from the fact that, per the URRT instructions, rate changes listed in the "Cumulative Rate Change %" field of the URRT must be 0% for all terminated plans. However, Table 10 captures rate changes for terminated plans with enrollment mapped for 2021. Many of these include terminated 2020 plans that are mapped into 2021 plans with cheaper metal levels. An example of this is the 2020 silver SCID 62560PA0020082 for which the majority of currently enrolled members are mapped into a bronze plan for 2021. Due to this mapping, the mapped members will experience a large rate decrease in 2021 when using the Table 10 methodology, which is not reflected in the URRT

methodology. Since many similar cases exist within this filing, the Table 10 rate changes are significantly less than the corresponding URRT rate changes.

3. The Part III Actuarial Memorandum indicates that the manual rate underlying the rate development represents all experience for groups enrolled in an ACA-compliant plan within UPMC's Premium Network and Standard Network in the small group market. Please explain why the experience was limited to that of the two networks listed above.

The Health Benefits network didn't have an entire year of experience for most groups (with new contracts issued through the year), so we decided it would be appropriate to exclude it for this year's manual rate buildup.

4. The estimated experience period risk adjustment is \$0.00 PMPM per the URRT. The independent estimates calculated by the PID suggest that the experience period risk adjustment amount is -\$24.84 PMPM. Please reconcile this difference. Additionally, please provide support for the assumption of no change in risk adjustment from the experience to projection period.

The independent estimates provided by the Department were not available at the time of the initial filing deadline. Table 2 of the PA Actuarial Memorandum Exhibits and the URRT have been updated to include the total transfer estimate. Because of this update, the experience and projection period risk adjustment PMPMs will no longer match. The projected risk adjustment PMPM of \$0.00 was selected based on patterns observed in the changes of UPMC-specific and state-average risk scores in the Small Group market as well as accounting for circumstances unique to the reporting of 2019 data. In recent years, state-average risk scores have remained relatively constant due to stabilization of the underlying population enrolled in ACA-compliant products while UPMC-specific risk scores have consistently decreased on an annual basis. The estimates released by the Department revealed a notable decrease in the state-average risk score for 2019, while analysis of our own RATEE files suggested a decrease of a slightly larger magnitude in the UPMC-specific risk score for 2019. While risk scores are not the only factors contributing to changes in transfer payments from year to year, they appear to be the primary drivers in the marginally unfavorable change in our estimated transfer for 2019. We believe that the unexpected decrease in state-average risk score for 2019 is likely due to influence of the COVID-19 pandemic on insurers' ability to report data to the EDGE server and is not representative of a material change in the risk of the underlying population. We also believe that the UPMC-specific risk scores will continue to exhibit a downward trend in future years. When

considering each of these factors, the resulting transfer is anticipated to be much less favorable than those we've observed in recent years, which is why \$0.00 was deemed to be an appropriate risk adjustment PMPM for the projection period.

5. Please provide additional support for, including a numerical development of, the 3-child cap adjustment included in Exhibit 3.

Numerical development has been added to the supporting exhibits (Exhibit 7) to support the 3-child cap adjustment. The factor is derived from UPMC's February 2020 Small Group population, inclusive of all legal entities.

6. Please provide additional support for, including a numerical development of, the proposed geographic factors included in Exhibit 4, specifically for Rating Area 2 where the adjustment changed significantly from 2020.

Geographic factors were updated to better reflect cost differences by area. Points of consideration included differences in fee schedules, anticipated shifts in utilization between providers, and less favorable contracting terms in areas with few facilities (including those without UPMC facilities), and MLRs (with and without risk adjustment).

7. Please explain how the trend adjustment factor of 0.98 (as shown in Exhibit 5) was developed.

As shown in exhibit 5, the trend adjustment factor is the ratio of the applied annual trend factor relative to the trend factor implied by the raw historical data.

8. Please provide additional support for, including a numerical development of, the network and service area factor included in Exhibit 6.

We have added three columns to this exhibit, which explain our development.

Network/Service Area Factors = Average Network Factor * Induced Demand Factor * Network Normalization Factor

Average Network Factor: Reflects cost relativity for that legal entity's products/networks

Induced Demand Factor: Table 10 Induced Demand Calibration Factor

Network Normalization Factor: Normalizes costs for networks across legal entities

The above, combined with the average geographic factor, appropriately adjusts the manual base rate to the specific legal-entity provider factors.

9. Please explain and provide support for the 1.003 adjustment factor for benefits in addition to EHB as demonstrated in Table 10 of the rate filing exhibits.

The adjustment factor is based on the Projected Allowed Non-EHB Claims PMPM proportion of the Adjusted Projected Allowed EHB Claims PMPM. Adjustment factor = Non-EHB PMPM / EHB PMPM + 1 = 1.003. These allowed claims PMPMs can be found in Table 5.

10. The sum of rate increase components shown in Table 8 Line H of the rate filing exhibits does not approximate Line A as indicated by the label. Please explain why this value varies significantly.

General disparities observed between Lines A and H in Table 8 can be attributed to the fact that the filed 2020 allowed claims PMPM is being compared against the 2020 calibration plan adjusted index rate calculated as part of this year's filing. Since the latter of these is different from the corresponding value calculated in the prior year's filing due to changes in plan-level weighting, the values calculated in Table 8 will not necessarily line up properly.

11. Please confirm that the COVID-19 factor and the Extended OEP factor, as provided in the file [ACA Extended OEP and Covid-19 Estimates.xlsx] have not actually been included in the current rate development. If they have been included, please indicate where they are included in the rate development.

We can confirm this.

The following are additional questions or comments from the PID:

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

We can confirm that we have tested to ensure that the rates match.

2. 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.

This item has been added to the supporting exhibits file (Exhibit 8).

3. Per the Department's published guidance, the Benefit Richness factors in Table 10 Column L should be developed based upon the following formula: $(\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P})^2 - (\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P}) + 1.24$. Further, the value developed by the quadratic formula must then be multiplied by a normalization constant such that the value in Cell L15 or L16 balances back to 1.000. Please modify the cells in Column L to explicitly show the quadratic formula and normalizing constant to demonstrate compliance with our guidance.

We have updated the exhibits as requested. Because we had already calculated the Benefit Richness factors as per the filing instructions, this did not result in any change to rates.

4. The Department will contact the company shortly with information regarding the opportunity and parameters for the company to provide to support an updated Covid-19 impact assessment, if desired.

5. Please provide an exhibit showing the average quarterly rate change (Q1 2021/Q1 2020 - approved, Q2 2021/ Q2 2020 - approved, Q3 2021/Q3 2020 - approved, and Q4 2021/Q4 2020 - approved) groups will see if the proposed rates are approved.

Average quarterly rate change exhibits have been added to the supporting exhibits file (Exhibit 9). These exhibits mimic the format of Table 10.

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

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

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2117 or e-mail at jlaverty@pa.gov.

Sincerely,

James Laverty, FSA, MAAA
Actuary
Bureau of Accident & Health Insurance

Conclusion:

Sincerely,
Jim Laverty

Dear Mike Lovely:

The Pennsylvania Insurance Department has received and conducted a preliminary 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 9 days of the date of this letter. If you have any questions or difficulties in providing the data within this time frame, please call me.

UPMC Health Coverage Small Group ACA Filing – UPMC-132364928

1. The response to Question 1 of the first round of questions indicates that emerging information in the internal financials shows an increase in general administrative expenses and that this is expected to continue in 2021. Please provide additional detail regarding the components of the general administrative expenses that are increasing. In particular, please identify which specific expenses are increasing (e.g., sales/marketing, rent), how much are they increasing by, and why are they increasing?

2021 admin expenses were projected from 2019 actuals as a baseline. Because general admin includes a material level of fixed expenses, this rate component is slightly decreasing from the 2019 actuals on a PMPM basis due to a projected increase in membership, which will apportion these fixed expenses across a larger population. Our response in Round 1 regarding an increase in this category was based on a reference to 2019 vs. 2021 budgeted values rather than actuals. The following chart illustrates the differences in these values:

	Small Group ACA		
	2019 Filing	2019 Actual	2021 Filing
General Admin	\$23.95	\$29.33	\$25.34

2. We have the following additional questions regarding risk adjustment.

a. Please provide additional numerical support for the projected risk adjustment transfer assumption of \$0.00. In particular, please identify each of the 2019 risk score components (e.g., PLRS, ARF) which are

being assumed by the company to be different from the 2019 estimates released by the Department (e.g., the statewide-average risk score) and provide quantitative support demonstrating why the company's assumptions are appropriate.

The projected risk adjustment transfer of \$0.00 for 2021 is no longer representative of our 2019 risk adjustment transfer. Although this amount was reflective of our original estimates at the time of the original 5/19 rate submission, we have since incorporated the 2019 estimates from the Department that followed the 5/19 filing round. Rather than solely relying upon our original internal estimates of 2019 transfers as a starting point for the 2021 estimates, our revised assumptions incorporate trends observed in several years of historical transfer data (as discussed in the response to part 'b' below).

b. The response to Question 4 of the first round of questions indicates that the projected risk adjustment was selected based on patterns observed in the changes of UPMC specific and statewide-average risk scores in the small group market as well as accounting for circumstances unique to the reporting of 2019 data. Please provide numerical support for the patterns observed in the changes of UPMC specific and statewide-average risk scores in the small group market and demonstrate how those patterns were used in the development of the company's risk adjustment assumption.

Please see the "Historical Risk Adj Data" exhibit uploaded in the Supporting Documentation tab in SERFF for numerical support of the patterns observed in the changes of UPMC-specific and statewide-average risk scores. It is notable that the Department released two rounds of estimates where the updated round included greater statewide-average risk scores than the initial round. The language used in our first round of responses was based on the initial round of estimates, while the "Historical Risk Adj Data" exhibit and language used in this round of responses are based on the updated estimates. For purposes of developing an estimate of the 2021 transfer, risk scores are assumed to be the most significant component of the transfer formula that influences the final transfer. This is because the spread between the UPMC-specific and statewide-average risk scores typically exhibits the most dynamic changes from year to year (compared to other components of the transfer formula), and this spread has an easy-to-interpret effect on the final transfer in that the greater the UPMC-specific risk score is relative to the statewide-average risk score, the more favorable our transfer will ultimately be. As can be seen in the "Historical Risk Adj Data" exhibit, for the Small Group market, the 2019 UPMC-specific risk score continues to exhibit the downward trend observed over the last several years, while the 2019 statewide-average risk score is slightly less than in previous years. This leads to the 2019 UPMC transfer being somewhat less favorable than in previous years. We anticipate

that the UPMC-specific risk score will continue to decline but at a much slower rate as the underlying population continues to stabilize, and ultimately reach approximately 1.44 by 2021, while the 2021 statewide-average risk score will remain similar to values observed over the 2017 - 19 timespan (approximately 1.40 - 1.41). Assuming that the remaining components of the transfer formula do not exhibit drastic unexpected changes, we project that the 2021 UPMC transfer will be approximately \$0.00.

3. The response to Question 6 of the first round of questions indicates that geographic factors were updated to better reflect cost differences by area including differences in fee schedules, anticipated shifts in utilization between providers, less favorable contracting terms in areas with few facilities, and MLRs. Please provide a numerical development of the geographic factors, quantifying any adjustments made to the 2020 factors for each of the items listed above and/or explicitly demonstrating how all of the items listed above were taken into consideration in developing the proposed geographic factors.

Rather than a numerical build-up for each contributing assumption, strategic input was collected from various implicated departments to establish estimates of expected cost and utilization differences for each area over the filing period. This input was combined to develop representative ranges for the geographic factors. We then chose final values that were within those ranges while seeking to avoid disruption for members changes by minimizing unnecessary changes from prior year factors.

4. The response to Question 7 of the first round of questions indicates that the 0.98 trend adjustment factor shown in Exhibit 5 is the ratio of the applied annual trend factor relative to the trend factor implied by the raw historical data. Therefore, please provide qualitative and quantitative support for how the specific applied annual trend factor (i.e., 3.4%) was ultimately chosen.

When choosing the appropriate trends for projection, we considered ACA group experience for both the filing experience period (2019/2018 trend) and the prior year (2018/2017 trend). Per supporting Exhibit 5, while 2019/2018 historical data implies an annual trend of 5.35%, 2018/2017 historical data implies a lower 1.39%. As a result, we do not believe the 2019/2018 experience period trend of 5.35% alone accurately represents the most likely future trends that will be observed in this market. To balance both data points, we applied an equal 50% credibility to each historical trend component, resulting in use of the historical trend midpoint (3.4%) as our filed annual trend factor.

See below for quantitative derivation:

$$\text{Annual Trend Factor} = 0.5 * (\text{2019/2018 trend}) + 0.5 * (\text{2018/2017 trend}) = 0.5 * 5.35\% + 0.5 * 1.39\% = 3.4\%$$

The following are additional questions or comments from the PID:

1. On July 13th, the Department will communicate our guidance based upon updated survey information from the issuers on their best estimate of the Covid 19 impact on 2021 rates.

Responses to the round two questions are due on July 16th. Please be sure that all documents in SERFF after that date reflect the impact of Covid 19 and are consistent with Department's July 13 guidance.

UPMC has revised its previously adopted COVID-19 morbidity factor adjustment from 2 percent to a net zero impact for 2021. While we believe that the entire range of the Department's allowable COVID-19 morbidity factor is supportable, we believe the net zero impact will be most advantageous to consumers. As further support for adopting a net zero impact, we note that UPMC's original estimates of COVID impact relied in part on publicly available analysis provided by Milliman and Wakely. Since the time of the Round 2 submission, UPMC has had the opportunity to incorporate into our modeling additional credible analysis that has substantially expanded the range of our assumptions with respect to COVID-19 impact. Specifically, a recent Society of Actuaries (SOA) study ("Impact of COVID-19 on Deferred Medical Costs and Future Pent-Up Demand," April 2020) suggests that the 2021 impact of COVID could in fact be much lower and occur on a substantially different timeline than those incorporated in the Milliman and/or Wakely assumptions. We believe there is a reasonable likelihood that any additional morbidity due to COVID will be substantially confined to 2020 experience, which if ignored represents an increased risk of unnecessary premium increases for members in 2021. While many variables and factors are relevant to projections of COVID-19 impact, we believe it is notable that our internal hospital census data is tracking similarly to that hospital utilization described in the SOA study. Additionally, survey data from the Kaiser Family Foundation ("KFF Health Tracking Poll - May 2020," published May 27, 2020) indicates that, while a substantial number of households have deferred care during the pandemic, this has not resulted in widespread deterioration of health/condition. Again, while we recognize that this is only one of myriad possible outcomes and believe that the entire COVID morbidity range is supportable, this more conservative assessment will be in the best interests of consumers. On this basis, we have incorporated a COVID-19 morbidity factor of zero in our current submission.

2. 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.

We can confirm that we have tested to ensure that the rates match.

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

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

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.

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

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

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2117 or e-mail at jlaverty@pa.gov.

Sincerely,

James Lavery, FSA, MAAA
Actuary
Bureau of Accident & Health Insurance

Conclusion:

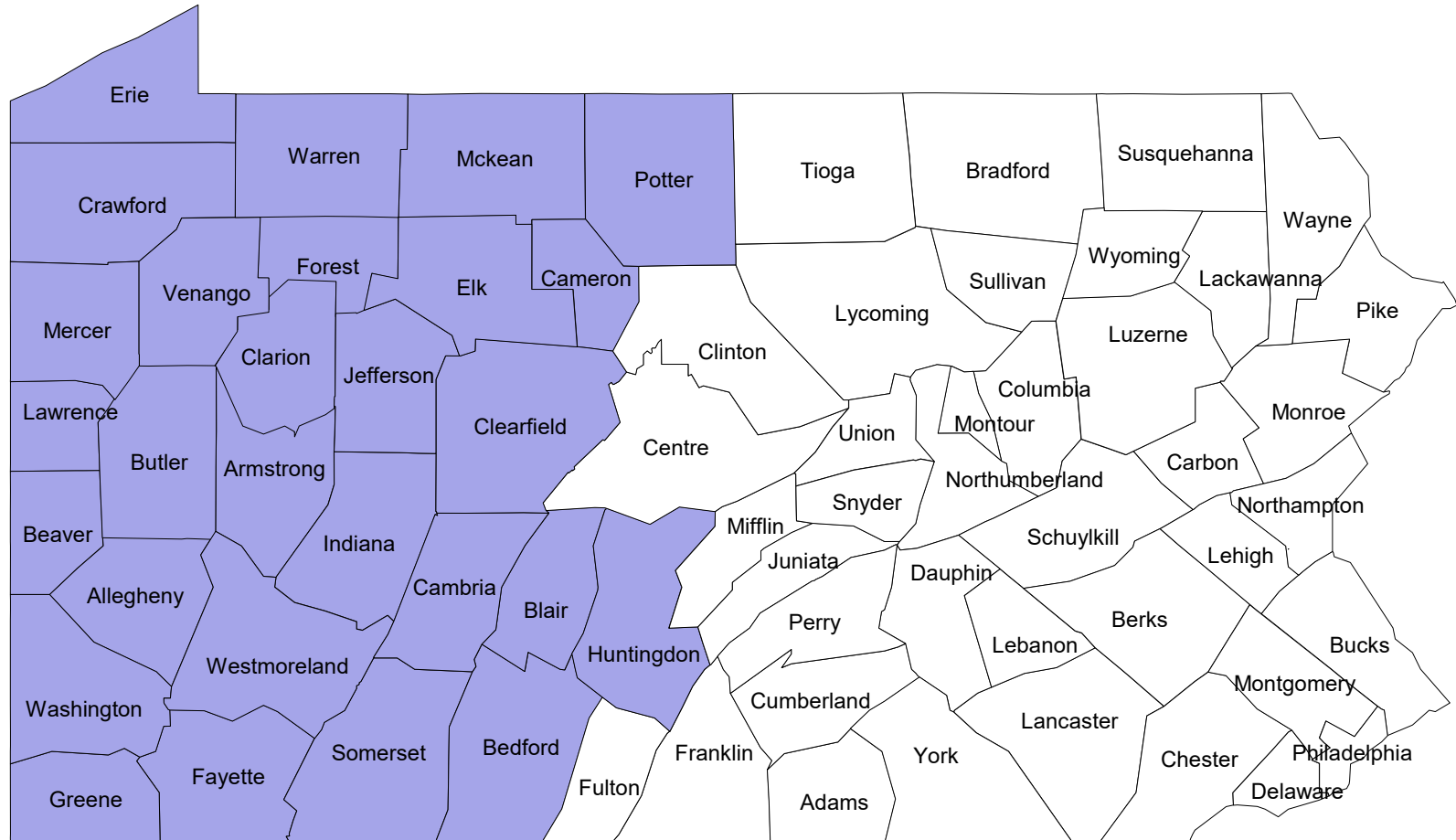
Sincerely,

Jim Lavery

2020 Service Area

Issuer: UPMC Health Coverage

Market: Small Group



Key (modify as needed)



: On-exchange service area

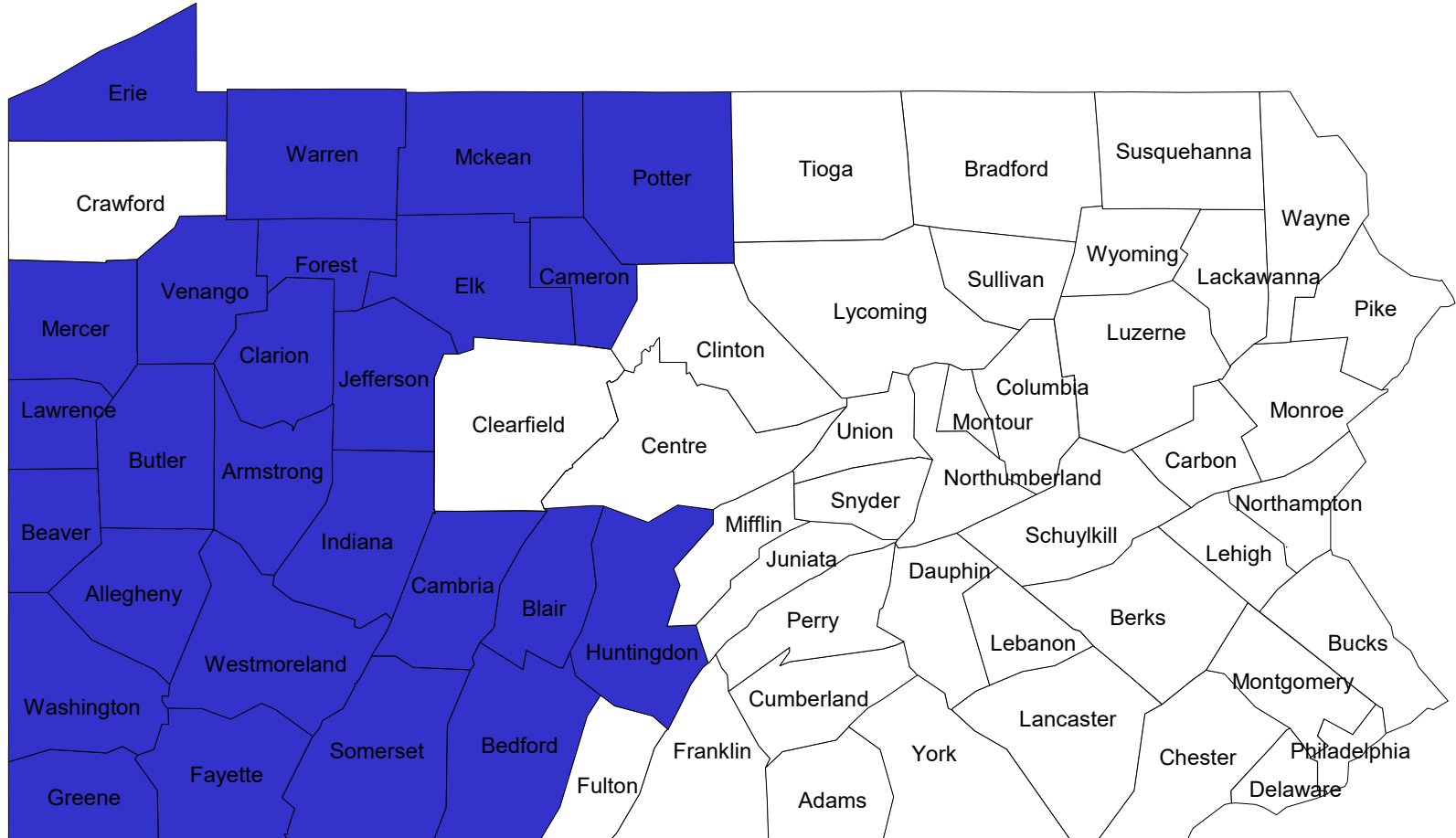


: Off-exchange service area

2021 Service Area

Issuer: UPMC Health Coverage

Market: Small Group



Key (modify as needed)



: On-exchange service area



: Off-exchange service area