

SERFF Tracking #:	UPMC-132364942	State Tracking #:	UPMC-132364942	Company Tracking #:	
State:	Pennsylvania	Filing Company:	UPMC Health Benefits, Inc.		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	2021 SG Health Benefits				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Benefits, Inc. Small Group Public PDF 1 UPMC-132364942.pdf UPMC Health Benefits, Inc. Small Group Public PDF 2 UPMC-132364942.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

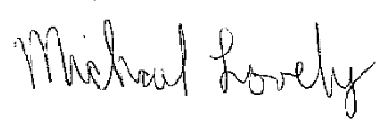
Dear Ms. Gray,

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

Company Name/NAIC #: UPMC Health Benefits, Inc./11018
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2021
Average Rate Change Requested: -2.99% (-\$6.85)
Range of Rate Change Requested: -40.94% to 24.37% (-\$93.86 to \$55.88)
Products Offered: PPO, EPO
Rating Areas Where Plans are Offered: 1, 5, 7 (rating areas 3, 4, and 9 removed from 2020)
Metal Levels Offered: Bronze, Silver, Gold
Currently Enrolled Lives Affected by the Rate Change: 92
Currently Enrolled Policyholders Affected by the Rate Change: 57
Number of Plans Offered in 2021: 11 (25 fewer than 2020)
Total additional annual revenue generated from the proposed rate change: -\$969,977
Corresponding Contract Form #: EPOF06, EPOF07, PPOF09
Binder ID#: UPMC-PA21-125098601
HIOS Issuer ID #: 67430
Submission Tracking #: UPMC-132364942

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 Benefits, Inc. – Small Group Plans

Rate request filing ID UPMC-132364942 - 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:	-2.99% ¹
Revised requested average rate change:	N/A
Range of requested rate change:	-40.94% to 24.37%
Effective date:	1/1/2021
Mapped Members:	92
Available in:	Rating Areas 1, 5, 7

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$25,440,123
Claims	\$28,981,830
Administrative expenses	\$3,402,298
Taxes & fees	\$1,008,991
Company made (after taxes)	\$(7,952,996)

How it plans to spend your premium

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

Claims:	89.06%
Administrative:	8.44%
Taxes & fees:	2.50%
Profit:	0.00%

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

Explanation of requested rate change

A large proportion of currently enrolled members are mapped into bronze plans for 2021.

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.

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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,

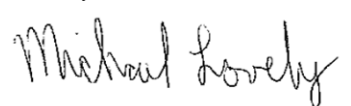
UPMC Health Benefits, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange PPO/EPO products. The rates are proposed for effective dates of 1/1/2021 through 12/31/2021. The revised filing includes the following changes.

- 1.) In response to Department question 3, 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.) Corrected the 2020 values in Table 7 of the PA Actuarial Memorandum Exhibits to display 2020 values instead of 2019 values.*
- 4.) 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.*

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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 Benefits, Inc.

NAIC #: 11018

HIOS Issuer ID: 67430

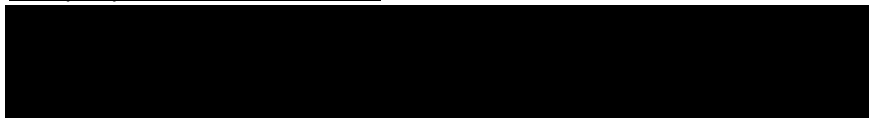
Market: Small Group

Exchange: Off Exchange

Products: PPO, EPO

Effective Date: 1/1/2021

Company Contact Information:



Filing Information:

Rate Filing SERFF Tracking #: UPMC-132364942

Form Filing SERFF Tracking #: UPMC-132370074, UPMC-132370079, UPMC-132370084, UPMC-132370045

Binder SERFF Tracking #: UPMC-PA21-125098601

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-131496028	2019	N/A
UPMC-131851705	2019 Q4	N/A
UPMC-131943309	2020	11.5%
UPMC-132294646	2020 Q4	16.8%

**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: -3.0%
- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 1.3%

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 URRT.

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 \$1,212,038 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 \$16.17.

Estimated Reinsurance Recoveries:

No private reinsurance recoveries were made during the experience period.

Loss Ratio:

The loss ratio calculated in Table 2 is 111.10%

Credibility of Data

The experience period data for this company consists of 74,957 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 time period January 2019 - December 2019 with two months of claims run-out for the captioned company and market are provided in Table 4. Please note that 2019 was the first calendar year in which ACA-compliant products were offered under the captioned company. 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 1.210 has been applied to the index rate to account for changes in network between the experience and projection period populations. The 2021 service area under the captioned company will only offer coverage in Berks, Clearfield, and Crawford counties. This adjustment factor is used to bring the experience data in line with the characteristics of the provider network included in these counties 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 37.3 with an average premium factor of 1.54. This is nearly identical to our February 2020 experience with age 37.4 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 \$606.44 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 3 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 \$1.56 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 8.44% 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 4.89% in 2020 to 2.50% 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 and Pennsylvania Premium 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 93.4%, 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 1.089 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:

Network 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.

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 enrolled in MyCare Advantage products (outside of Berks county only), which will no longer be included in the product portfolio 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 \$1.56 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

Please see the Network Factors section below for a discussion on the development of the provider network factors applied in Table 10.

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
5	0.99	1.00
7	1.16	1.21

Network Factors

The networks included under the captioned company for 2021 are not anticipated to exhibit any significant differences in cost of delivery characteristics. Therefore, all network factors have been set to 1.0 in Table 14 of the PA Actuarial Memorandum Exhibits.

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

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	LPMAC Health Benefits, Inc.
Product(s):	PPO, EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2021
Base Period Start Date:	1/1/2019
Date of Most Recent Membership:	1/1/2020

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

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2020)	Member-months Projected Rating Period
Average Age	37.3	37.4	38.3
Total	74,957	16,546	85,488
<18	12,324	2,709	13,454
18-24	7,018	1,538	7,572
25-29	6,713	1,443	6,516
30-34	6,629	1,473	7,008
35-39	6,414	1,408	6,924
40-44	5,975	1,310	6,900
45-49	6,191	1,393	8,196
50-54	6,998	1,553	8,904
55-59	8,388	1,816	9,948
60-63	6,117	1,358	7,354
64+	2,192	536	2,700

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EBH portion of Allowed Claims	Total Prescription Drug Rebates*	Total EBH Capitation	Total Non-EBH Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 25,440,123.45	\$ 28,965,712.34	\$ 28,925,361.53	74,957	\$ 6,085,490.35	\$ 35,015,851.88	\$ 71,780.51	\$ (2,065,065.33)	\$ 55,468.18	\$ -	\$ (1,212,038.34)	\$ 429.38
Experience Period Total Allowed DRB Claims + EBH Capitation PMPM (net of prescription drug rebates)											\$ 429.38
Loss Ratio											111.10%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	11.05%	-8.26%	0.00%	1.88%	16.47%
Outpatient Hospital	8.67%	-2.90%	0.00%	5.52%	30.17%
Professional	2.02%	-1.92%	0.00%	1.01%	-
Other Medical	-2.74%	11.85%	0.00%	8.78%	11.06%
Capitation	-	-	0.00%	0.00%	0.17%
Prescription Drugs	5.19%	-4.64%	0.00%	0.31%	22.81%
Total Annual Trend	-	-	-	3.26%	100.00%
Months of Trend	-	-	-	24	-
Total Applied Trend Projection Factor	-	-	-	1.066	-

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

** Should equal URRF Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-16	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Feb-16	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Mar-16	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Apr-16	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
May-16	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Jun-16	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Jul-16	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Aug-16	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Sep-16	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Oct-16	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Nov-16	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Dec-16	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Jan-17	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Feb-17	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Mar-17	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Apr-17	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
May-17	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Jun-17	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Jul-17	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Aug-17	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Sep-17	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Oct-17	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Nov-17	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Dec-17	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Jan-18	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Feb-18	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Mar-18	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Apr-18	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
May-18	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Jun-18	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Jul-18	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Aug-18	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Sep-18	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Oct-18	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Nov-18	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Dec-18	\$ -	\$ -	1.0000	\$ -	0	\$ -	\$ -	\$ -	\$ -	\$ -
Jan-19	\$ 860,435.38	\$ -	0.9980	\$ 870,633.29	2,543	\$ 342.36	\$ -	\$ (70,059.65)	\$ 1,035,978.57	\$ 407.38
Feb-19	\$ 927,666.11	\$ -	0.9981	\$ 929,418.84	2,789	\$ 333.24	\$ -	\$ (76,836.95)	\$ 1,085,310.78	\$ 389.14
Mar-19	\$ 989,627.96	\$ -	0.9977	\$ 991,912.85	3,214	\$ 308.63	\$ -	\$ (89,545.70)	\$ 1,164,909.43	\$ 362.45
Apr-19	\$ 1,697,948.78	\$ -	0.9974	\$ 1,702,156.62	4,003	\$ 415.92	\$ -	\$ (112,762.15)	\$ 1,953,743.66	\$ 477.34
May-19	\$ 1,810,168.12	\$ -	0.9968	\$ 1,856,448.91	4,514	\$ 411.26	\$ -	\$ (124,360.70)	\$ 2,164,952.83	\$ 479.61
Jun-19	\$ 1,555,969.74	\$ -	0.9958	\$ 1,562,589.33	4,998	\$ 312.64	\$ -	\$ (137,684.90)	\$ 1,794,003.44	\$ 358.94
Jul-19	\$ 2,223,040.93	\$ -	0.9873	\$ 2,251,461.39	6,263	\$ 359.60	\$ -	\$ (172,490.53)	\$ 2,597,551.67	\$ 414.88
Aug-19	\$ 2,983,618.08	\$ -	0.9879	\$ 3,020,139.48	6,808	\$ 443.62	\$ -	\$ (187,560.40)	\$ 3,392,750.91	\$ 498.35
Sep-19	\$ 3,047,688.00	\$ -	0.9798	\$ 3,110,673.50	7,278	\$ 427.41	\$ -	\$ (200,508.90)	\$ 3,492,439.43	\$ 479.80
Oct-19	\$ 3,495,892.44	\$ -	0.9785	\$ 3,582,578.97	8,245	\$ 430.24	\$ -	\$ (249,353.75)	\$ 4,033,496.91	\$ 484.46
Nov-19	\$ 3,181,646.42	\$ -	0.9613	\$ 3,330,558.58	8,898	\$ 372.06	\$ -	\$ (245,139.90)	\$ 3,768,883.40	\$ 416.02
Dec-19	\$ 25,440,123.45	\$ 5,539,080.20	0.9562	\$ 5,793,043.96	15,238	\$ 380.22	\$ 6,085,490.35	\$ (415,751.80)	\$ 6,582,233.68	\$ 432.02

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

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

Carrier Name:	UPMC Health Benefits, Inc.	Attachment Point:	\$60,000
Product(s):	PPO, EPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinurance Rate:	60%
Rate Effective Date:	1/1/2021		
Incurred Dates:	1/1/2019 to 12/31/2019	Proj. Incurred Claim Impact:	0.0%

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

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

Carrier Name: UPMC Health Benefits, Inc.
Product(s): PPO, EPO
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 Benefits, Inc.
Product(s): PPO, EPO
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	\$ 439.38	\$ 478.36
Two year trend projection factor	1.066	1.069
Unadjusted Projected Allowed EHB Claims PMPM	\$ 468.49	\$ 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	1.210
Change in Demographics	1.000	1.000
Change in Network	1.000	1.210
Change in Benefits	1.000	1.000
Change in Other	1.000	1.000
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 468.49	\$ 606.44
Credibility Factors	6%	100%
Blended Projected EHB Claims PMPM		\$ 606.44
<u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u>		
Adjusted Projected Allowed EHB Claims PMPM	\$ 606.44	< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	8.39%	
Projected Incurred EHB Claims PMPM	\$ 477.76	
<u>Market-wide Adjustments</u>		
Projected Incurred Risk Adjustment PMPM	\$ 50.00	
Projected Incurred Exchange User Fees PMPM	\$ 50.00	
Projected Incurred Reinsurance Recoveries PMPM	\$ 50.00	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 477.76	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 606.44	< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 1.56	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 478.99	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 608.00	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.44%	\$45.41
General and Claims	4.78%	\$25.34
Agent/Broker Fees and Commissions	2.11%	\$11.37
Quality Improvement Initiatives	1.62%	\$8.69
Taxes and Fees	2.50%	\$13.47
Risk Adjustment User Fee	0.00%	\$0.00
PCORI Fee	0.04%	\$0.30
PA Premium & Other Taxes (if applicable)	2.00%	\$10.76
Federal Income Tax	0.42%	\$2.26
Health Insurance Providers Fee (Priorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	10.95%	\$58.89
Projected Required Revenue PMPM		\$ 537.87

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 229.28	\$ 222.43	\$ (6.85)	-3.0%
B. Base period allowed claims before normalization	\$ 452.42	\$ 478.36	\$ 25.94	11.3%
C. Normalization factor component of change	\$ (150.76)	\$ (189.64)	\$ (38.88)	-17.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 301.66	\$ 288.72	\$ (12.94)	-5.6%
D2. URRT Trend	\$ 18.32	\$ 19.99	\$ 1.67	0.7%
D3. URRT Morbidity	\$ -	\$ (6.17)	\$ (6.17)	-2.7%
D4. URRT Other	\$ (37.84)	\$ 63.49	\$ 101.33	44.2%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (5.34)	\$ -	\$ 5.34	2.4%
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)	\$ 276.60	\$ 366.02	\$ 89.42	39.5%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (82.15)	\$ (159.10)	\$ (97.04)	-42.3%
E3. Benefit Richness	\$ -	\$ (9.26)	\$ (9.26)	-4.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (82.15)	\$ (168.40)	\$ (106.30)	-46.4%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 21.19	\$ 18.78	\$ (2.41)	-1.1%
F2. Taxes and Fees	\$ 11.20	\$ 5.57	\$ (5.64)	-2.5%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 32.39	\$ 24.35	\$ (8.04)	-3.5%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 246.84	\$ 221.92	\$ (24.92)	-10.9%

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	25,062	9,945	15,168	31,813	85,488
Adjusted Projected Allowed EHB Claims PMPM	\$ 606.44	\$ 606.44	\$ 606.44	\$ 606.44	\$ 606.44
Months of Trend	-	3	6	9	
Annual Trend	4.10%	4.10%	4.10%	4.10%	
Single Risk Pool Projected Allowed Claims	\$ 606.44	\$ 612.57	\$ 618.75	\$ 625.00	\$ 617.09
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	1.527
Average Geographic Factor	0.988	1.000
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	\$ 422.30	\$ 608.00
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 281.57	\$ 366.97

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

	2020	2021
Paid to Allowed	0.775	0.788
URRT Trend (Total Applied Trend Factor)	1.061	1.069
URRT Morbidity	1.000	0.980
URRT "Other"	0.982	1.210
Risk Adjustment	\$ (6.44)	\$ -
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ -	\$ -
Network	1.000	1.000
Pricing AV	0.775	0.565
Benefit Richness	1.000	0.955
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	9.24%	8.44%
Taxes and Fees	4.89%	2.50%
Profit and/or Contingency	0.00%	0.00%

Table 10. Plan Rates

Total Covered Lives @ 02-01-2020	16,546
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Plan Number	HIOS Plan ID (Standard Component)	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
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Total Covered Lives Mapped into 2021 Plans @ 02-01- 2020	Total Projected Lives
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2020 Calibrated Plan Adjusted Index Rate PMPM	2021 Calibrated Plan Adjusted Index Rate PMPM
--	--

Proposed Rate Change Compared to Prior 12 months	Number of Proposals	Number of Proposals Accepted	Number of Proposals Rejected
Decrease	10	10	0
No Change	1	1	0
Increase	1	0	1
Total	12	11	1

% of Total Covered Lives

02-01-2020 Number of Covered Lives by Rating Area										2021 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total	

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

Carrier Name:	UPMC Health Benefits, Inc.
Product(s):	PPO, EPO
Market Segment:	Small Group
Rate Effective Date:	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
Plan Number						
Totals	These cells auto-fill using the data entered in Table 10.					

Plan 1	67430PA0070026	nstage Gold PPO \$1,000 \$	N	0		Gold	Off
Plan 2	67430PA0070028	nstage Gold PPO \$1,500 \$	N	0		Gold	Off
Plan 3	67430PA0070031	nstage Silver PPO \$3,000 \$	N	0		Silver	Off
Plan 4	67430PA0070032	vantage Bronze PPO \$8,	N	0		Bronze	Off
Plan 5	67430PA0070034	nstage Gold HSA PPO \$2.1	N	0		Gold	Off
Plan 6	67430PA0070037	nstage Silver HSA PPO \$3.8	N	0		Silver	Off
Plan 7	67430PA0080019	nstage Gold EPO \$1,000 \$	N	0		Gold	Off
Plan 8	67430PA0080021	nstage Gold EPO \$1,500 \$	N	0		Gold	Off
Plan 9	67430PA0080024	nstage Silver EPO \$3,000 \$	N	0		Silver	Off
Plan 10	67430PA0080025	vantage Bronze EPO \$8,	N	0		Bronze	Off
Plan 11	67430PA0080026	Advantage Bronze EPO \$8	N	0		Bronze	Off
Plan 12	67430PA0070008	e Platinum PPO \$350 \$20	DMN			0	0
Plan 13	67430PA0070009	ge Gold PPO \$1,250 \$35/\$	DMN			0	0
Plan 14	67430PA0070010	ge Gold PPO \$1,750 \$35/\$	DMN			0	0
Plan 15	67430PA0070011	Silver PPO \$4,750/10% \$2	DMN			0	0
Plan 16	67430PA0070012	Silver PPO \$7,000/10% \$2	DMN			0	0
Plan 17	67430PA0070013	Gold PPO \$2,500/10% \$2	DMN			0	0
Plan 18	67430PA0070014	e Silver PPO HSA \$3,000 \$	DMN			0	0
Plan 19	67430PA0070015	e Platinum PPO \$350 \$20	DM	67430PA0080026		Bronze	Off
Plan 20	67430PA0070016	ge Gold PPO \$1,250 \$35/\$	DM	67430PA0080026		Bronze	Off
Plan 21	67430PA0070017	ge Gold PPO \$1,750 \$35/\$	DM	67430PA0080026		Bronze	Off
Plan 22	67430PA0070018	Silver PPO \$4,750/10% \$2	DM	67430PA0080026		Bronze	Off
Plan 23	67430PA0070019	Silver PPO \$7,000/10% \$2	DM	67430PA0080026		Bronze	Off
Plan 24	67430PA0070020	Gold PPO \$2,500/10% \$2	DM	67430PA0080026		Bronze	Off
Plan 25	67430PA0070021	e Silver PPO HSA \$3,000 \$	DM	67430PA0080026		Bronze	Off
Plan 26	67430PA0070022	Gold PPO \$1,000/10% \$2	DMN			0	0
Plan 27	67430PA0070023	Gold PPO \$1,000/10% \$2	DM	67430PA0080026		Bronze	Off
Plan 28	67430PA0070024	e Silver PPO \$3,750 \$40/	DMN			0	0
Plan 29	67430PA0070025	e Silver PPO \$3,750 \$40/	DM	67430PA0080026		Bronze	Off
Plan 30	67430PA0080001	e Platinum EPO \$350 \$20	DMN			0	0
Plan 31	67430PA0080002	ge Gold EPO \$1,250 \$35/\$	DMN			0	0
Plan 32	67430PA0080003	ge Gold EPO \$1,750 \$35/\$	DMN			0	0
Plan 33	67430PA0080004	Silver EPO \$4,750/10% \$2	DMN			0	0
Plan 34	67430PA0080005	Silver EPO \$7,000/10% \$2	DMN			0	0
Plan 35	67430PA0080006	e Silver EPO HSA \$3,000 \$	DMN			0	0
Plan 36	67430PA0080007	Gold EPO \$2,500/10% \$2	DMN			0	0
Plan 37	67430PA0080008	e Platinum EPO \$350 \$20	DM	67430PA0080026		Bronze	Off
Plan 38	67430PA0080009	ge Gold EPO \$1,250 \$35/\$	DM	67430PA0080026		Bronze	Off
Plan 39	67430PA0080010	ge Gold EPO \$1,750 \$35/\$	DM	67430PA0080026		Bronze	Off
Plan 40	67430PA0080011	Silver EPO \$4,750/10% \$2	DM	67430PA0080026		Bronze	Off
Plan 41	67430PA0080012	Silver EPO \$7,000/10% \$2	DM	67430PA0080026		Bronze	Off
Plan 42	67430PA0080013	e Silver EPO HSA \$3,000 \$	DM	67430PA0080026		Bronze	Off
Plan 43	67430PA0080014	Gold EPO \$2,500/10% \$2	DM	67430PA0080026		Bronze	Off
Plan 44	67430PA0080015	Gold EPO \$1,000/10% \$2	DMN			0	0
Plan 45	67430PA0080016	Gold EPO \$1,000/10% \$2	DM	67430PA0080026		Bronze	Off
Plan 46	67430PA0080017	ge Silver EPO \$3,750 \$40/	DMN			0	0
Plan 47	67430PA0080018	ge Silver EPO \$3,750 \$40/	DM	67430PA0080026		Bronze	Off
Plan 48	0	0	0	0		0	0
Plan 49	0	0	0	0		0	0
Plan 50	0	0	0	0		0	0
Plan 51	0	0	0	0		0	0
Plan 52	0	0	0	0		0	0
Plan 53	0	0	0	0		0	0
Plan 54	0	0	0	0		0	0
Plan 55	0	0	0	0		0	0
Plan 56	0	0	0	0		0	0
Plan 57	0	0	0	0		0	0
Plan 58	0	0	0	0		0	0
Plan 59	0	0	0	0		0	0
Plan 60	0	0	0	0		0	0
Plan 61	0	0	0	0		0	0
Plan 62	0	0	0	0		0	0
Plan 63	0	0	0	0		0	0
Plan 64	0	0	0	0		0	0
Plan 65	0	0	0	0		0	0
Plan 66	0	0	0	0		0	0
Plan 67	0	0	0	0		0	0
Plan 68	0	0	0	0		0	0
Plan 69	0	0	0	0		0	0

Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM										
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 265.95	\$ -	\$ 291.66	\$ 266.23	

[illegible]

Quarter 1 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 269.62	\$ -	\$ -	

\$	337.83	\$	-	\$	-	\$	-	\$	358.63	\$	-	\$	433.49	\$	-	\$	-
\$	340.06	\$	-	\$	-	\$	-	\$	361.00	\$	-	\$	436.35	\$	-	\$	-
\$	289.72	\$	-	\$	-	\$	-	\$	307.56	\$	-	\$	371.76	\$	-	\$	-
\$	217.05	\$	-	\$	-	\$	-	\$	230.42	\$	-	\$	278.52	\$	-	\$	-
\$	308.74	\$	-	\$	-	\$	-	\$	327.74	\$	-	\$	396.16	\$	-	\$	-
\$	271.80	\$	-	\$	-	\$	-	\$	288.53	\$	-	\$	348.76	\$	-	\$	-
\$	326.11	\$	-	\$	-	\$	-	\$	330.12	\$	-	\$	411.76	\$	-	\$	-
\$	227.69	\$	-	\$	-	\$	-	\$	247.80	\$	-	\$	420.40	\$	-	\$	-
\$	278.65	\$	-	\$	-	\$	-	\$	295.81	\$	-	\$	357.56	\$	-	\$	-
\$	210.12	\$	-	\$	-	\$	-	\$	223.06	\$	-	\$	269.62	\$	-	\$	-
\$	210.12	\$	-	\$	-	\$	-	\$	223.06	\$	-	\$	269.62	\$	-	\$	-
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\$	210.12	\$	-	\$	-	\$	-	\$	223.06	\$	-	\$	269.62	\$	-	\$	-
\$	210.12	\$	-	\$	-	\$	-	\$	223.06	\$	-	\$	269.62	\$	-	\$	-
\$	210.12	\$	-	\$	-	\$	-	\$	223.06	\$	-	\$	269.62	\$	-	\$	-
\$	210.12	\$	-	\$	-	\$	-	\$	223.06	\$	-	\$	269.62	\$	-	\$	-
\$	210.12	\$	-	\$	-	\$	-	\$	223.06	\$	-	\$	269.62	\$	-	\$	-
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UPMC Health Benefits, Inc.
PPO, EPO
Small Group
1/1/2021

These cells auto-fill using the data entered in Table 10.	\$ 266.69
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.4%	0.0%	0.0%	1.3%
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\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 272.35	\$ -	\$ -
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te:

HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) 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)
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Quarter 3 2021, 21-year-old Non-Tobacco Premium PMPM								
1	2	3	4	5	6	7	8	9
								Average (weighted by enrollment by rating area)

Quarter 4 2021, 21-year-old Non-Tobacco Premium PMPM								
1	2	3	4	5	6	7	8	9

67430PA0070026	ntage Gold PPO \$1,000 \$1	N	0	Gold	Off	S	-
67430PA0070028	ntage Gold PPO \$1,500 \$1	N	0	Gold	Off	S	-
67430PA0070031	ntage Silver PPO \$3,000 \$5	N	0	Silver	Off	S	-
67430PA0070032	ntage Bronze PPO \$84	N	0	Bronze	Off	S	-
67430PA0070034	ntage Gold HSA PPO \$2.1	N	0	Gold	Off	S	-
67430PA0070037	ntage Silver HSA PPO \$3.8	N	0	Silver	Off	S	-
67430PA0080019	ntage Gold EPO \$1,000 \$1	N	0	Gold	Off	S	-
67430PA0080021	ntage Gold EPO \$1,500 \$1	N	0	Gold	Off	S	-
67430PA0080024	ntage Silver EPO \$3,000 \$5	N	0	Silver	Off	S	-
67430PA0080025	ntage Bronze EPO \$84	N	0	Bronze	Off	S	-
67430PA0080026	ntage Bronze EPO \$8	N	0	Bronze	Off	S	-
67430PA0070008	ntage Platinum PPO \$350 \$20	DM	0	0	0	S	-
67430PA0070009	ntage Gold PPO \$1,250 \$35/	DM	0	0	0	S	-
67430PA0070010	ntage Gold PPO \$1,750 \$35/	DM	0	0	0	S	-
67430PA0070011	ntage Silver PPO \$4,750/10% \$5	DM	0	0	0	S	-
67430PA0070012	ntage Silver PPO \$7,000/10% \$5	DM	0	0	0	S	-
67430PA0070013	ntage Gold PPO \$1,500/10% \$5	DM	0	0	0	S	-
67430PA0070014	ntage Silver PPO HSA \$3,000/	DM	0	0	0	S	-
67430PA0070015	ntage Platinum PPO \$350 \$20	DM	67430PA0080026	Bronze	Off	S	-
67430PA0070016	ntage Gold PPO \$1,250 \$35/	DM	67430PA0080026	Bronze	Off	S	256.32
67430PA0070017	ntage Gold PPO \$1,750 \$35/	DM	67430PA0080026	Bronze	Off	S	272.35
67430PA0070018	ntage Silver PPO \$4,750/10% \$5	DM	67430PA0080026	Bronze	Off	S	272.35
67430PA0070019	ntage Silver PPO \$7,000/10% \$5	DM	67430PA0080026	Bronze	Off	S	272.35
67430PA0070020	ntage Gold PPO \$2,500/10% \$2	DM	67430PA0080026	Bronze	Off	S	272.35
67430PA0070021	ntage Silver PPO HSA \$3,000/	DM	67430PA0080026	Bronze	Off	S	272.35
67430PA0070022	ntage Gold PPO \$1,000/10% \$5	DM	0	0	0	S	-
67430PA0070023	ntage Gold PPO \$1,000/10% \$5	DM	67430PA0080026	Bronze	Off	S	-
67430PA0070024	ntage Silver PPO \$3,750 \$40/	DM	0	0	0	S	-
67430PA0070025	ntage Silver PPO \$3,750 \$40/	DM	67430PA0080026	Bronze	Off	S	272.35
67430PA0080001	ntage Platinum PPO \$350 \$20	DM	0	0	0	S	-
67430PA0080002	ntage Gold EPO \$1,250 \$35/	DM	0	0	0	S	-
67430PA0080003	ntage Gold EPO \$1,750 \$35/	DM	0	0	0	S	-
67430PA0080004	ntage Silver EPO \$4,750/10% \$5	DM	0	0	0	S	-
67430PA0080005	ntage Silver EPO \$7,000/10% \$5	DM	0	0	0	S	-
67430PA0080006	ntage Silver EPO HSA \$3,000/	DM	0	0	0	S	-
67430PA0080007	ntage Gold EPO \$2,500/10% \$2	DM	0	0	0	S	-
67430PA0080008	ntage Platinum PPO \$350 \$20	DM	67430PA0080026	Bronze	Off	S	-
67430PA0080009	ntage Gold EPO \$1,250 \$35/	DM	67430PA0080026	Bronze	Off	S	272.35
67430PA0080010	ntage Gold EPO \$1,750 \$35/	DM	67430PA0080026	Bronze	Off	S	-
67430PA0080011	ntage Silver EPO \$4,750/10% \$5	DM	67430PA0080026	Bronze	Off	S	-
67430PA0080012	ntage Silver EPO \$7,000/10% \$5	DM	67430PA0080026	Bronze	Off	S	-
67430PA0080013	ntage Silver EPO HSA \$3,000/	DM	67430PA0080026	Bronze	Off	S	272.35
67430PA0080014	ntage Gold EPO \$2,500/10% \$2	DM	67430PA0080026	Bronze	Off	S	272.35
67430PA0080015	ntage Gold EPO \$1,000/10% \$5	DM	0	0	0	S	-
67430PA0080016	ntage Gold EPO \$1,000/10% \$5	DM	67430PA0080026	Bronze	Off	S	-
67430PA0080017	ntage Silver EPO \$3,750 \$40/	DM	0	0	0	S	-
67430PA0080018	ntage Silver EPO \$3,750 \$40/	DM	67430PA0080026	Bronze	Off	S	272.35
0	0	0	0	0	0	S	-
0	0	0	0	0	0	S	-
0	0	0	0	0	0	S	-
0	0	0	0	0	0	S	-

[illegible][illegible]

UPMC Health Benefits, Inc.
PPO, EPO
Small Group
1/1/2021

67430PA0070026	ntage Gold PPO \$1,000 S	N	0	Gold	Off	S	-
67430PA0070028	ntage Gold PPO \$1,500 S	N	0	Gold	Off	S	-
67430PA0070031	ntage Silver PPO \$3,000 S	N	0	Silver	Off	S	-
67430PA0070032	ntage Silver PPO \$8,000 S	N	0	Bronze	Off	S	-
67430PA0070034	ntage Gold PPO \$2,100 S	N	0	Gold	Off	S	-
67430PA0070037	ntage Silver PPO \$3,800 S	N	0	Silver	Off	S	-
67430PA0080019	ntage Gold PPO \$1,000 S	N	0	Gold	Off	S	-
67430PA0080021	ntage Gold PPO \$1,500 S	N	0	Gold	Off	S	-
67430PA0080024	ntage Silver PPO \$3,000 S	N	0	Silver	Off	S	-
67430PA0080025	ntage Silver PPO \$8,000 S	N	0	Bronze	Off	S	-
67430PA0080026	ntage Silver PPO \$8,000 S	N	0	Bronze	Off	S	-
67430PA0070008	ntage Silver PPO \$3,500 S	N	0	0	0	S	-
67430PA0070009	ntage Silver PPO \$1,250 S	N	0	0	0	S	-
67430PA0070010	ntage Silver PPO \$1,750 S	N	0	0	0	S	-
67430PA0070011	ntage Silver PPO \$4,750 S	N	0	0	0	S	-
67430PA0070012	ntage Silver PPO \$7,000 S	N	0	0	0	S	-
67430PA0070013	ntage Silver PPO \$2,500 S	N	0	0	0	S	-
67430PA0070014	ntage Silver PPO \$3,000 S	N	0	0	0	S	-
67430PA0070015	ntage Silver PPO \$3,500 S	N	0	0	0	S	-
67430PA0070016	ntage Silver PPO \$1,250 S	N	0	0	0	S	-
67430PA0070017	ntage Silver PPO \$1,750 S	N	0	0	0	S	-
67430PA0070018	ntage Silver PPO \$4,750 S	N	0	0	0	S	-
67430PA0070019	ntage Silver PPO \$7,000 S	N	0	0	0	S	-
67430PA0070020	ntage Silver PPO \$2,500 S	N	0	0	0	S	-
67430PA0070021	ntage Silver PPO \$3,000 S	N	0	0	0	S	-
67430PA0070022	ntage Silver PPO \$1,000 S	N	0	0	0	S	-
67430PA0070023	ntage Silver PPO \$1,500 S	N	0	0	0	S	-
67430PA0070024	ntage Silver PPO \$3,750 S	N	0	0	0	S	-
67430PA0070025	ntage Silver PPO \$3,750 S	N	0	0	0	S	-
67430PA0080001	ntage Silver PPO \$3,500 S	N	0	0	0	S	-
67430PA0080002	ntage Silver PPO \$1,250 S	N	0	0	0	S	-
67430PA0080003	ntage Silver PPO \$1,750 S	N	0	0	0	S	-
67430PA0080004	ntage Silver PPO \$4,750 S	N	0	0	0	S	-
67430PA0080005	ntage Silver PPO \$7,000 S	N	0	0	0	S	-
67430PA0080006	ntage Silver PPO \$2,500 S	N	0	0	0	S	-
67430PA0080007	ntage Silver PPO \$3,000 S	N	0	0	0	S	-
67430PA0080008	ntage Silver PPO \$3,500 S	N	0	0	0	S	-
67430PA0080009	ntage Silver PPO \$1,250 S	N	0	0	0	S	-
67430PA0080010	ntage Silver PPO \$1,750 S	N	0	0	0	S	-
67430PA0080011	ntage Silver PPO \$4,750 S	N	0	0	0	S	-
67430PA0080012	ntage Silver PPO \$7,000 S	N	0	0	0	S	-
67430PA0080013	ntage Silver PPO \$2,500 S	N	0	0	0	S	-
67430PA0080014	ntage Silver PPO \$3,000 S	N	0	0	0	S	-
67430PA0080015	ntage Silver PPO \$3,500 S	N	0	0	0	S	-
67430PA0080016	ntage Silver PPO \$1,000 S	N	0	0	0	S	-
67430PA0080017	ntage Silver PPO \$1,500 S	N	0	0	0	S	-
67430PA0080018	ntage Silver PPO \$3,750 S	N	0	0	0	S	-
67430PA0080019	ntage Silver PPO \$4,750 S	N	0	0	0	S	-
67430PA0080020	ntage Silver PPO \$7,000 S	N	0	0	0	S	-
67430PA0080021	ntage Silver PPO \$2,500 S	N	0	0	0	S	-
67430PA0080022	ntage Silver PPO \$3,000 S	N	0	0	0	S	-
67430PA0080023	ntage Silver PPO \$3,500 S	N	0	0	0	S	-
67430PA0080024	ntage Silver PPO \$1,250 S	N	0	0	0	S	-
67430PA0080025	ntage Silver PPO \$1,750 S	N	0	0	0	S	-
67430PA0080026	ntage Silver PPO \$4,750 S	N	0	0	0	S	-
67430PA0080027	ntage Silver PPO \$7,000 S	N	0	0	0	S	-

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	UPMC Health Benefits, Inc.
Product(s):	PPO, EPO
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	Crawford	0.937	0.945
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5	Clearfield	0.995	1.003
Rating Area 6			
Rating Area 7	Berks	1.161	1.212
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

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

HIOS Plan ID (On Exchange)=>	67430PA0080025		67430PA0080026	
HIOS Plan ID (Off Exchange)=>	67430PA0080025		67430PA0080026	
Plan Marketing Name =>	Ess Advantage Bronze EPO \$8,000		Ess Advantage Bronze EPO \$8,000	
Form # =>	EPOF07		EPOF06	
Rating Area =>	5		7	
Network =>	w/Dental Advantage w/Dental		w/Dental Advantage w/Dental	
Metal =>	Bronze		Bronze	
Deductible =>	\$8000/ \$16000		\$8000/ \$16000	
Coinsurance =>	100%		100%	
Copays =>	\$0/ \$0		\$0/ \$0	
OOP Maximum =>	\$8550/ \$17100		\$8550/ \$17100	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$170.64	\$170.64	\$206.26	\$206.26
15	\$185.81	\$185.81	\$224.59	\$224.59
16	\$191.61	\$191.61	\$231.60	\$231.60
17	\$197.41	\$197.41	\$238.61	\$238.61
18	\$203.65	\$203.65	\$246.16	\$246.16
19	\$209.90	\$209.90	\$253.71	\$253.71
20	\$216.37	\$216.37	\$261.53	\$261.53
21	\$223.06	\$223.06	\$269.62	\$269.62
22	\$223.06	\$223.06	\$269.62	\$269.62
23	\$223.06	\$223.06	\$269.62	\$269.62
24	\$223.06	\$223.06	\$269.62	\$269.62
25	\$223.95	\$223.95	\$270.70	\$270.70
26	\$228.41	\$228.41	\$276.09	\$276.09
27	\$233.77	\$233.77	\$282.56	\$282.56
28	\$242.47	\$242.47	\$293.08	\$293.08
29	\$249.60	\$249.60	\$301.70	\$301.70
30	\$253.17	\$253.17	\$306.02	\$306.02
31	\$258.53	\$258.53	\$312.49	\$312.49
32	\$263.88	\$263.88	\$318.96	\$318.96
33	\$267.23	\$267.23	\$323.00	\$323.00
34	\$270.79	\$270.79	\$327.32	\$327.32
35	\$272.58	\$272.58	\$329.48	\$329.48
36	\$274.36	\$274.36	\$331.63	\$331.63
37	\$276.15	\$276.15	\$333.79	\$333.79
38	\$277.93	\$277.93	\$335.95	\$335.95
39	\$281.50	\$281.50	\$340.26	\$340.26
40	\$285.07	\$285.07	\$344.57	\$344.57
41	\$290.42	\$290.42	\$351.05	\$351.05
42	\$295.55	\$295.55	\$357.25	\$357.25
43	\$302.69	\$302.69	\$365.87	\$365.87
44	\$311.61	\$311.61	\$376.66	\$376.66
45	\$322.10	\$322.10	\$389.33	\$389.33
46	\$334.59	\$334.59	\$404.43	\$404.43
47	\$348.64	\$348.64	\$421.42	\$421.42
48	\$364.70	\$364.70	\$440.83	\$440.83
49	\$380.54	\$380.54	\$459.97	\$459.97
50	\$398.39	\$398.39	\$481.54	\$481.54
51	\$416.01	\$416.01	\$502.84	\$502.84
52	\$435.41	\$435.41	\$526.30	\$526.30
53	\$455.04	\$455.04	\$550.02	\$550.02
54	\$476.23	\$476.23	\$575.64	\$575.64
55	\$497.42	\$497.42	\$601.25	\$601.25
56	\$520.40	\$520.40	\$629.02	\$629.02
57	\$543.60	\$543.60	\$657.06	\$657.06
58	\$568.36	\$568.36	\$686.99	\$686.99
59	\$580.63	\$580.63	\$701.82	\$701.82
60	\$605.38	\$605.38	\$731.75	\$731.75
61	\$626.80	\$626.80	\$757.63	\$757.63
62	\$640.85	\$640.85	\$774.62	\$774.62
63	\$658.47	\$658.47	\$795.92	\$795.92
64+	\$669.18	\$669.18	\$808.86	\$808.86

Company Name: UPMC Health Benefits, Inc.
 Market: Small Group
 Product: PPO, EPO
 Effective Date of Rates: April 1, 2021

Ending date of Rates: June 30, 2021

HIOS Plan ID (On Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA
HIOS Plan ID (Off Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA
Plan Marketing Name =>	vantage Gold PPO \$1,000 \$35	vantage Gold PPO \$1,000 \$35	vantage Gold PPO \$1,500 \$35	vantage Gold PPO \$1,500 \$35	vantage Silver PPO \$3,000 \$40	vantage Silver PPO \$3,000 \$40	vantage Bronze PPO \$8,000	vantage Bronze PPO \$8,000	vantage Gold HSA PPO \$2,100	vantage Gold H
Form # =>	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPO
Rating Area =>	1	5	1	5	1	5	1	5	1	5
Network =>	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advan
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Gold	Ge
Deductible =>	\$1000/ \$2000	\$1000/ \$2000	\$1500/ \$3000	\$1500/ \$3000	\$3000/ \$6000	\$3000/ \$6000	\$8000/ \$16000	\$8000/ \$16000	\$2100/ \$4200	\$2100/
Coinurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100
Copays =>	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$40 / \$60	\$40 / \$60	\$0/ \$0	\$0/ \$0	\$0/ \$0	\$0/
OOP Maximum =>	\$7000/ \$14000	\$7000/ \$14000	\$6500/ \$13000	\$6500/ \$13000	\$8400/ \$16800	\$8400/ \$16800	\$8550/ \$17100	\$8550/ \$17100	\$4425/ \$8150	\$4425/
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$261.05	\$261.05	\$277.12	\$277.12	\$262.77	\$262.77	\$278.95	\$278.95	\$223.88	\$223.88
15	\$284.25	\$284.25	\$301.75	\$301.75	\$286.13	\$286.13	\$303.75	\$303.75	\$243.78	\$243.78
16	\$293.13	\$293.13	\$311.17	\$311.17	\$295.06	\$295.06	\$313.23	\$313.23	\$251.39	\$251.39
17	\$302.00	\$302.00	\$320.59	\$320.59	\$303.99	\$303.99	\$322.71	\$322.71	\$259.00	\$259.00
18	\$311.55	\$311.55	\$330.73	\$330.73	\$313.61	\$313.61	\$332.92	\$332.92	\$267.19	\$267.19
19	\$321.11	\$321.11	\$340.88	\$340.88	\$323.22	\$323.22	\$343.13	\$343.13	\$275.38	\$275.38
20	\$331.00	\$331.00	\$351.38	\$351.38	\$333.19	\$333.19	\$353.70	\$353.70	\$283.87	\$283.87
21	\$341.24	\$341.24	\$362.25	\$362.25	\$343.49	\$343.49	\$364.64	\$364.64	\$292.65	\$292.65
22	\$341.24	\$341.24	\$362.25	\$362.25	\$343.49	\$343.49	\$364.64	\$364.64	\$292.65	\$292.65
23	\$341.24	\$341.24	\$362.25	\$362.25	\$343.49	\$343.49	\$364.64	\$364.64	\$292.65	\$292.65
24	\$341.24	\$341.24	\$362.25	\$362.25	\$343.49	\$343.49	\$364.64	\$364.64	\$292.65	\$292.65
25	\$342.60	\$342.60	\$363.70	\$363.70	\$344.86	\$344.86	\$366.10	\$366.10	\$293.82	\$293.82
26	\$349.43	\$349.43	\$370.94	\$370.94	\$351.73	\$351.73	\$373.39	\$373.39	\$299.67	\$299.67
27	\$357.62	\$357.62	\$379.64	\$379.64	\$359.98	\$359.98	\$382.14	\$382.14	\$306.70	\$306.70
28	\$370.93	\$370.93	\$393.77	\$393.77	\$373.37	\$373.37	\$396.36	\$396.36	\$318.11	\$318.11
29	\$381.85	\$381.85	\$405.36	\$405.36	\$384.37	\$384.37	\$408.03	\$408.03	\$327.48	\$327.48
30	\$387.31	\$387.31	\$411.15	\$411.15	\$389.86	\$389.86	\$413.87	\$413.87	\$332.16	\$332.16
31	\$395.50	\$395.50	\$419.85	\$419.85	\$398.10	\$398.10	\$422.62	\$422.62	\$339.18	\$339.18
32	\$403.69	\$403.69	\$428.54	\$428.54	\$406.35	\$406.35	\$431.37	\$431.37	\$346.20	\$346.20
33	\$408.81	\$408.81	\$433.98	\$433.98	\$411.50	\$411.50	\$436.84	\$436.84	\$350.59	\$350.59
34	\$414.27	\$414.27	\$439.77	\$439.77	\$417.00	\$417.00	\$442.67	\$442.67	\$355.28	\$355.28
35	\$417.00	\$417.00	\$442.67	\$442.67	\$419.74	\$419.74	\$445.59	\$445.59	\$357.62	\$357.62
36	\$419.73	\$419.73	\$445.57	\$445.57	\$422.49	\$422.49	\$448.51	\$448.51	\$359.96	\$359.96
37	\$422.46	\$422.46	\$448.47	\$448.47	\$425.24	\$425.24	\$451.42	\$451.42	\$362.30	\$362.30
38	\$425.19	\$425.19	\$451.36	\$451.36	\$427.99	\$427.99	\$454.34	\$454.34	\$364.64	\$364.64
39	\$430.64	\$430.64	\$457.16	\$457.16	\$433.48	\$433.48	\$460.18	\$460.18	\$369.32	\$369.32
40	\$436.10	\$436.10	\$462.96	\$462.96	\$438.98	\$438.98	\$466.01	\$466.01	\$374.01	\$374.01
41	\$444.29	\$444.29	\$471.65	\$471.65	\$447.22	\$447.22	\$474.76	\$474.76	\$381.03	\$381.03
42	\$452.14	\$452.14	\$479.98	\$479.98	\$455.12	\$455.12	\$483.15	\$483.15	\$387.76	\$387.76
43	\$463.06	\$463.06	\$491.57	\$491.57	\$466.12	\$466.12	\$494.82	\$494.82	\$397.13	\$397.13
44	\$476.71	\$476.71	\$506.06	\$506.06	\$479.86	\$479.86	\$509.40	\$509.40	\$408.83	\$408.83
45	\$492.75	\$492.75	\$523.09	\$523.09	\$496.00	\$496.00	\$526.54	\$526.54	\$422.59	\$422.59
46	\$511.86	\$511.86	\$543.38	\$543.38	\$515.24	\$515.24	\$546.96	\$546.96	\$438.98	\$438.98
47	\$533.36	\$533.36	\$566.20	\$566.20	\$536.87	\$536.87	\$569.93	\$569.93	\$457.41	\$457.41
48	\$557.93	\$557.93	\$592.28	\$592.28	\$561.61	\$561.61	\$596.19	\$596.19	\$478.48	\$478.48
49	\$582.16	\$582.16	\$618.00	\$618.00	\$585.99	\$585.99	\$622.08	\$622.08	\$499.26	\$499.26
50	\$609.45	\$609.45	\$646.98	\$646.98	\$613.47	\$613.47	\$651.25	\$651.25	\$522.67	\$522.67
51	\$636.41	\$636.41	\$675.60	\$675.60	\$640.61	\$640.61	\$680.05	\$680.05	\$545.79	\$545.79
52	\$666.10	\$666.10	\$707.11	\$707.11	\$670.49	\$670.49	\$711.78	\$711.78	\$571.25	\$571.25
53	\$696.13	\$696.13	\$738.99	\$738.99	\$700.72	\$700.72	\$743.87	\$743.87	\$597.01	\$597.01
54	\$728.55	\$728.55	\$773.40	\$773.40	\$733.35	\$733.35	\$778.51	\$778.51	\$624.81	\$624.81
55	\$760.97	\$760.97	\$807.82	\$807.82	\$765.98	\$765.98	\$813.15	\$813.15	\$652.61	\$652.61
56	\$796.11	\$796.11	\$845.13	\$845.13	\$801.36	\$801.36	\$850.71	\$850.71	\$682.75	\$682.75
57	\$831.60	\$831.60	\$882.80	\$882.80	\$837.09	\$837.09	\$888.63	\$888.63	\$713.19	\$713.19
58	\$869.48	\$869.48	\$923.01	\$923.01	\$875.21	\$875.21	\$929.10	\$929.10	\$745.67	\$745.67
59	\$888.25	\$888.25	\$942.94	\$942.94	\$894.10	\$894.10	\$949.16	\$949.16	\$761.77	\$761.77
60	\$926.13	\$926.13	\$983.15	\$983.15	\$932.23	\$932.23	\$989.63	\$989.63	\$794.25	\$794.25
61	\$958.88	\$958.88	\$1,017.92	\$1,017.92	\$965.21	\$965.21	\$1,024.64	\$1,024.64	\$822.35	\$822.35
62	\$980.38	\$980.38	\$1,040.74	\$1,040.74	\$986.85	\$986.85	\$1,047.61	\$1,047.61	\$840.78	\$840.78
63	\$1,007.34	\$1,007.34	\$1,069.36	\$1,069.36	\$1,013.98	\$1,013.98	\$1,076.42	\$1,076.42	\$863.90	\$863.90
64+	\$1,023.72	\$1,023.72	\$1,086.75	\$1,086.75	\$1,030.47	\$1,030.47	\$1,093.92	\$1,093.92	\$877.95	\$877.95

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

HIOS Plan ID (On Exchange)=>	67430PA0080025		67430PA0080026	
HIOS Plan ID (Off Exchange)=>	67430PA0080025		67430PA0080026	
Plan Marketing Name =>	Ess Advantage Bronze EPO \$8,000		Ess Advantage Bronze EPO \$8,000	
Form # =>	EPOF07		EPOF06	
Rating Area =>	5		7	
Network =>	w/Dental Advantage w/Dental		w/Dental Advantage w/Dental	
Metal =>	Bronze		Bronze	
Deductible =>	\$8000/ \$16000		\$8000/ \$16000	
Coinsurance =>	100%		100%	
Copays =>	\$0/ \$0		\$0/ \$0	
OOP Maximum =>	\$8550/ \$17100		\$8550/ \$17100	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$172.36	\$172.36	\$208.35	\$208.35
15	\$187.68	\$187.68	\$226.87	\$226.87
16	\$193.54	\$193.54	\$233.95	\$233.95
17	\$199.40	\$199.40	\$241.03	\$241.03
18	\$205.71	\$205.71	\$248.66	\$248.66
19	\$212.02	\$212.02	\$256.28	\$256.28
20	\$218.55	\$218.55	\$264.18	\$264.18
21	\$225.31	\$225.31	\$272.35	\$272.35
22	\$225.31	\$225.31	\$272.35	\$272.35
23	\$225.31	\$225.31	\$272.35	\$272.35
24	\$225.31	\$225.31	\$272.35	\$272.35
25	\$226.21	\$226.21	\$273.44	\$273.44
26	\$230.72	\$230.72	\$278.89	\$278.89
27	\$236.12	\$236.12	\$285.42	\$285.42
28	\$244.91	\$244.91	\$296.04	\$296.04
29	\$252.12	\$252.12	\$304.76	\$304.76
30	\$255.73	\$255.73	\$309.12	\$309.12
31	\$261.13	\$261.13	\$315.65	\$315.65
32	\$266.54	\$266.54	\$322.19	\$322.19
33	\$269.92	\$269.92	\$326.28	\$326.28
34	\$273.53	\$273.53	\$330.63	\$330.63
35	\$275.33	\$275.33	\$332.81	\$332.81
36	\$277.13	\$277.13	\$334.99	\$334.99
37	\$278.93	\$278.93	\$337.17	\$337.17
38	\$280.74	\$280.74	\$339.35	\$339.35
39	\$284.34	\$284.34	\$343.71	\$343.71
40	\$287.95	\$287.95	\$348.06	\$348.06
41	\$293.35	\$293.35	\$354.60	\$354.60
42	\$298.54	\$298.54	\$360.86	\$360.86
43	\$305.75	\$305.75	\$369.58	\$369.58
44	\$314.76	\$314.76	\$380.47	\$380.47
45	\$325.35	\$325.35	\$393.27	\$393.27
46	\$337.97	\$337.97	\$408.53	\$408.53
47	\$352.16	\$352.16	\$425.68	\$425.68
48	\$368.38	\$368.38	\$445.29	\$445.29
49	\$384.38	\$384.38	\$464.63	\$464.63
50	\$402.40	\$402.40	\$486.42	\$486.42
51	\$420.20	\$420.20	\$507.93	\$507.93
52	\$439.81	\$439.81	\$531.63	\$531.63
53	\$459.63	\$459.63	\$555.59	\$555.59
54	\$481.04	\$481.04	\$581.47	\$581.47
55	\$502.44	\$502.44	\$607.34	\$607.34
56	\$525.65	\$525.65	\$635.39	\$635.39
57	\$549.08	\$549.08	\$663.72	\$663.72
58	\$574.09	\$574.09	\$693.95	\$693.95
59	\$586.48	\$586.48	\$708.93	\$708.93
60	\$611.49	\$611.49	\$739.16	\$739.16
61	\$633.12	\$633.12	\$765.30	\$765.30
62	\$647.32	\$647.32	\$782.46	\$782.46
63	\$665.12	\$665.12	\$803.98	\$803.98
64+	\$675.93	\$675.93	\$817.05	\$817.05

Company Name: UPMC Health Benefits, Inc.
 Market: Small Group
 Product: PPO, EPO
 Effective Date of Rates: July 1, 2021

Ending date of Rates: September 30, 2021

HIOS Plan ID (On Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA0070034
HIOS Plan ID (Off Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA0070034
Plan Marketing Name =>	vantage Gold PPO \$1,000 \$35	vantage Gold PPO \$1,000 \$35	vantage Gold PPO \$1,500 \$35	vantage Gold PPO \$1,500 \$35	vantage Silver PPO \$3,000 \$40	vantage Silver PPO \$3,000 \$40	vantage Bronze PPO \$8,000 \$50	vantage Bronze PPO \$8,000 \$50	vantage Gold HSA PPO \$2,100 \$50	vantage Gold HSA PPO \$2,100 \$50
Form # =>	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPO
Rating Area =>	1	5	1	5	1	5	1	5	1	5
Network =>	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Gold	Gold
Deductible =>	\$1000/ \$2000	\$1000/ \$2000	\$1500/ \$3000	\$1500/ \$3000	\$3000/ \$6000	\$3000/ \$6000	\$8000/ \$16000	\$8000/ \$16000	\$2100/ \$4200	\$2100/ \$4200
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$40 / \$60	\$40 / \$60	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
OOP Maximum =>	\$7000/ \$14000	\$7000/ \$14000	\$6500/ \$13000	\$6500/ \$13000	\$8400/ \$16800	\$8400/ \$16800	\$8550/ \$17100	\$8550/ \$17100	\$4425/ \$8150	\$4425/ \$8150
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$263.68	\$263.68	\$279.92	\$279.92	\$265.42	\$265.42	\$281.77	\$281.77	\$226.14	\$226.14
15	\$287.12	\$287.12	\$304.80	\$304.80	\$289.02	\$289.02	\$306.82	\$306.82	\$246.24	\$246.24
16	\$296.08	\$296.08	\$314.32	\$314.32	\$298.04	\$298.04	\$316.40	\$316.40	\$253.93	\$253.93
17	\$305.04	\$305.04	\$323.83	\$323.83	\$307.06	\$307.06	\$325.97	\$325.97	\$261.61	\$261.61
18	\$314.69	\$314.69	\$334.08	\$334.08	\$316.77	\$316.77	\$336.29	\$336.29	\$269.89	\$269.89
19	\$324.34	\$324.34	\$344.32	\$344.32	\$326.49	\$326.49	\$346.60	\$346.60	\$278.17	\$278.17
20	\$334.34	\$334.34	\$354.93	\$354.93	\$336.55	\$336.55	\$357.28	\$357.28	\$286.74	\$286.74
21	\$344.68	\$344.68	\$365.91	\$365.91	\$346.96	\$346.96	\$368.33	\$368.33	\$295.61	\$295.61
22	\$344.68	\$344.68	\$365.91	\$365.91	\$346.96	\$346.96	\$368.33	\$368.33	\$295.61	\$295.61
23	\$344.68	\$344.68	\$365.91	\$365.91	\$346.96	\$346.96	\$368.33	\$368.33	\$295.61	\$295.61
24	\$344.68	\$344.68	\$365.91	\$365.91	\$346.96	\$346.96	\$368.33	\$368.33	\$295.61	\$295.61
25	\$346.06	\$346.06	\$367.37	\$367.37	\$348.35	\$348.35	\$369.80	\$369.80	\$315.07	\$315.07
26	\$352.95	\$352.95	\$374.69	\$374.69	\$355.29	\$355.29	\$377.17	\$377.17	\$302.70	\$302.70
27	\$361.22	\$361.22	\$383.47	\$383.47	\$363.61	\$363.61	\$386.01	\$386.01	\$302.70	\$302.70
28	\$374.67	\$374.67	\$397.74	\$397.74	\$377.15	\$377.15	\$400.37	\$400.37	\$321.33	\$321.33
29	\$385.70	\$385.70	\$409.45	\$409.45	\$388.25	\$388.25	\$412.16	\$412.16	\$330.79	\$330.79
30	\$391.21	\$391.21	\$415.31	\$415.31	\$393.80	\$393.80	\$418.05	\$418.05	\$335.52	\$335.52
31	\$399.48	\$399.48	\$424.09	\$424.09	\$402.13	\$402.13	\$426.89	\$426.89	\$342.61	\$342.61
32	\$407.76	\$407.76	\$432.87	\$432.87	\$410.45	\$410.45	\$435.73	\$435.73	\$349.71	\$349.71
33	\$412.93	\$412.93	\$438.36	\$438.36	\$415.66	\$415.66	\$441.26	\$441.26	\$354.14	\$354.14
34	\$418.44	\$418.44	\$444.21	\$444.21	\$421.21	\$421.21	\$447.15	\$447.15	\$358.87	\$358.87
35	\$421.20	\$421.20	\$447.14	\$447.14	\$423.99	\$423.99	\$450.10	\$450.10	\$361.24	\$361.24
36	\$423.96	\$423.96	\$450.07	\$450.07	\$426.76	\$426.76	\$453.05	\$453.05	\$363.60	\$363.60
37	\$426.71	\$426.71	\$453.00	\$453.00	\$429.54	\$429.54	\$455.99	\$455.99	\$365.97	\$365.97
38	\$429.47	\$429.47	\$455.92	\$455.92	\$432.31	\$432.31	\$458.94	\$458.94	\$368.33	\$368.33
39	\$434.99	\$434.99	\$461.78	\$461.78	\$437.86	\$437.86	\$464.83	\$464.83	\$373.06	\$373.06
40	\$440.50	\$440.50	\$467.63	\$467.63	\$443.41	\$443.41	\$470.73	\$470.73	\$377.79	\$377.79
41	\$448.77	\$448.77	\$476.41	\$476.41	\$451.74	\$451.74	\$479.57	\$479.57	\$384.88	\$384.88
42	\$456.70	\$456.70	\$484.83	\$484.83	\$459.72	\$459.72	\$488.04	\$488.04	\$391.68	\$391.68
43	\$467.73	\$467.73	\$496.54	\$496.54	\$470.82	\$470.82	\$499.82	\$499.82	\$401.14	\$401.14
44	\$481.52	\$481.52	\$511.18	\$511.18	\$484.70	\$484.70	\$514.56	\$514.56	\$412.97	\$412.97
45	\$497.72	\$497.72	\$528.37	\$528.37	\$501.01	\$501.01	\$531.87	\$531.87	\$426.86	\$426.86
46	\$517.02	\$517.02	\$548.87	\$548.87	\$520.44	\$520.44	\$552.50	\$552.50	\$443.42	\$443.42
47	\$538.73	\$538.73	\$571.92	\$571.92	\$542.30	\$542.30	\$575.70	\$575.70	\$462.04	\$462.04
48	\$563.55	\$563.55	\$598.26	\$598.26	\$567.28	\$567.28	\$602.22	\$602.22	\$483.32	\$483.32
49	\$588.02	\$588.02	\$624.24	\$624.24	\$591.91	\$591.91	\$628.37	\$628.37	\$504.31	\$504.31
50	\$615.60	\$615.60	\$653.52	\$653.52	\$619.67	\$619.67	\$657.84	\$657.84	\$527.96	\$527.96
51	\$642.83	\$642.83	\$682.42	\$682.42	\$647.08	\$647.08	\$686.94	\$686.94	\$551.31	\$551.31
52	\$672.82	\$672.82	\$714.26	\$714.26	\$677.27	\$677.27	\$718.98	\$718.98	\$577.03	\$577.03
53	\$703.15	\$703.15	\$746.46	\$746.46	\$707.80	\$707.80	\$751.39	\$751.39	\$603.04	\$603.04
54	\$735.89	\$735.89	\$781.22	\$781.22	\$740.76	\$740.76	\$786.38	\$786.38	\$631.13	\$631.13
55	\$768.64	\$768.64	\$815.98	\$815.98	\$773.72	\$773.72	\$821.38	\$821.38	\$659.21	\$659.21
56	\$804.14	\$804.14	\$853.67	\$853.67	\$809.46	\$809.46	\$859.31	\$859.31	\$689.66	\$689.66
57	\$839.99	\$839.99	\$891.72	\$891.72	\$845.54	\$845.54	\$897.62	\$897.62	\$720.40	\$720.40
58	\$878.24	\$878.24	\$932.34	\$932.34	\$884.05	\$884.05	\$938.50	\$938.50	\$753.21	\$753.21
59	\$897.20	\$897.20	\$952.46	\$952.46	\$903.14	\$903.14	\$958.76	\$958.76	\$769.47	\$769.47
60	\$935.46	\$935.46	\$993.08	\$993.08	\$941.65	\$941.65	\$999.65	\$999.65	\$802.29	\$802.29
61	\$968.55	\$968.55	\$1,028.21	\$1,028.21	\$974.96	\$974.96	\$1,035.01	\$1,035.01	\$830.66	\$830.66
62	\$990.27	\$990.27	\$1,051.26	\$1,051.26	\$996.82	\$996.82	\$1,058.21	\$1,058.21	\$849.29	\$849.29
63	\$1,017.50	\$1,017.50	\$1,080.17	\$1,080.17	\$1,024.23	\$1,024.23	\$1,087.31	\$1,087.31	\$872.64	\$872.64
64+	\$1,034.04	\$1,034.04	\$1,097.73	\$1,097.73	\$1,040.88	\$1,040.88	\$1,104.99	\$1,104.99	\$886.83	\$886.83

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

HIOS Plan ID (On Exchange)=>	67430PA0080025		67430PA0080026	
HIOS Plan ID (Off Exchange)=>	67430PA0080025		67430PA0080026	
Plan Marketing Name =>	Ess Advantage Bronze EPO \$8,000		Ess Advantage Bronze EPO \$8,000	
Form # =>	EPOF07		EPOF06	
Rating Area =>	5		7	
Network =>	w/Dental Advantage w/Dental		w/Dental Advantage w/Dental	
Metal =>	Bronze		Bronze	
Deductible =>	\$8000/ \$16000		\$8000/ \$16000	
Coinsurance =>	100%		100%	
Copays =>	\$0/ \$0		\$0/ \$0	
OOP Maximum =>	\$8550/ \$17100		\$8550/ \$17100	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$174.11	\$174.11	\$210.45	\$210.45
15	\$189.58	\$189.58	\$229.16	\$229.16
16	\$195.50	\$195.50	\$236.31	\$236.31
17	\$201.42	\$201.42	\$243.46	\$243.46
18	\$207.79	\$207.79	\$251.17	\$251.17
19	\$214.16	\$214.16	\$258.87	\$258.87
20	\$220.76	\$220.76	\$266.85	\$266.85
21	\$227.59	\$227.59	\$275.10	\$275.10
22	\$227.59	\$227.59	\$275.10	\$275.10
23	\$227.59	\$227.59	\$275.10	\$275.10
24	\$227.59	\$227.59	\$275.10	\$275.10
25	\$228.50	\$228.50	\$276.20	\$276.20
26	\$233.05	\$233.05	\$281.70	\$281.70
27	\$238.51	\$238.51	\$288.30	\$288.30
28	\$247.39	\$247.39	\$299.03	\$299.03
29	\$254.67	\$254.67	\$307.84	\$307.84
30	\$258.31	\$258.31	\$312.24	\$312.24
31	\$263.78	\$263.78	\$318.84	\$318.84
32	\$269.24	\$269.24	\$325.44	\$325.44
33	\$272.65	\$272.65	\$329.57	\$329.57
34	\$276.29	\$276.29	\$333.97	\$333.97
35	\$278.11	\$278.11	\$336.17	\$336.17
36	\$279.94	\$279.94	\$338.37	\$338.37
37	\$281.76	\$281.76	\$340.57	\$340.57
38	\$283.58	\$283.58	\$342.77	\$342.77
39	\$287.22	\$287.22	\$347.18	\$347.18
40	\$290.86	\$290.86	\$351.58	\$351.58
41	\$296.32	\$296.32	\$358.18	\$358.18
42	\$301.56	\$301.56	\$364.51	\$364.51
43	\$308.84	\$308.84	\$373.31	\$373.31
44	\$317.94	\$317.94	\$384.31	\$384.31
45	\$328.64	\$328.64	\$397.24	\$397.24
46	\$341.39	\$341.39	\$412.65	\$412.65
47	\$355.72	\$355.72	\$429.98	\$429.98
48	\$372.11	\$372.11	\$449.79	\$449.79
49	\$388.27	\$388.27	\$469.32	\$469.32
50	\$406.48	\$406.48	\$491.33	\$491.33
51	\$424.46	\$424.46	\$513.06	\$513.06
52	\$444.26	\$444.26	\$537.00	\$537.00
53	\$464.28	\$464.28	\$561.20	\$561.20
54	\$485.90	\$485.90	\$587.34	\$587.34
55	\$507.53	\$507.53	\$613.47	\$613.47
56	\$530.97	\$530.97	\$641.81	\$641.81
57	\$554.64	\$554.64	\$670.42	\$670.42
58	\$579.90	\$579.90	\$700.95	\$700.95
59	\$592.42	\$592.42	\$716.09	\$716.09
60	\$617.68	\$617.68	\$746.62	\$746.62
61	\$639.53	\$639.53	\$773.03	\$773.03
62	\$653.87	\$653.87	\$790.36	\$790.36
63	\$671.85	\$671.85	\$812.10	\$812.10
64+	\$682.77	\$682.77	\$825.30	\$825.30

Company Name: UPMC Health Benefits, Inc.
 Market: Small Group
 Product: PPO, EPO
 Effective Date of Rates: October 1, 2021

Ending date of Rates: December 31, 2021

HIOS Plan ID (On Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA
HIOS Plan ID (Off Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA
Plan Marketing Name =>	vantage Gold PPO \$1,000 \$35	vantage Gold PPO \$1,000 \$35	vantage Gold PPO \$1,500 \$35	vantage Gold PPO \$1,500 \$35	vantage Silver PPO \$3,000 \$40	vantage Silver PPO \$3,000 \$40	vantage Bronze PPO \$8,000	vantage Bronze PPO \$8,000	vantage Gold HSA PPO \$2,100	vantage Gold H
Form # =>	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPO
Rating Area =>	1	5	1	5	1	5	1	5	1	5
Network =>	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advan
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Gold	Ge
Deductible =>	\$1000/ \$2000	\$1000/ \$2000	\$1500/ \$3000	\$1500/ \$3000	\$3000/ \$6000	\$3000/ \$6000	\$8000/ \$16000	\$8000/ \$16000	\$2100/ \$4200	\$2100/
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100
Copays =>	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$40 / \$60	\$40 / \$60	\$0/ \$0	\$0/ \$0	\$0/ \$0	\$0/
OOP Maximum =>	\$7000/ \$14000	\$7000/ \$14000	\$6500/ \$13000	\$6500/ \$13000	\$8400/ \$16800	\$8400/ \$16800	\$8550/ \$17100	\$8550/ \$17100	\$4425/ \$8150	\$4425/
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$266.35	\$266.35	\$282.74	\$282.74	\$268.11	\$268.11	\$284.62	\$284.62	\$242.49	\$242.49
15	\$290.03	\$290.03	\$307.88	\$307.88	\$291.94	\$291.94	\$309.92	\$309.92	\$264.04	\$264.04
16	\$299.08	\$299.08	\$317.49	\$317.49	\$301.05	\$301.05	\$319.59	\$319.59	\$272.29	\$272.29
17	\$308.13	\$308.13	\$327.10	\$327.10	\$310.17	\$310.17	\$329.26	\$329.26	\$280.53	\$280.53
18	\$317.88	\$317.88	\$337.44	\$337.44	\$319.98	\$319.98	\$339.68	\$339.68	\$272.61	\$272.61
19	\$327.63	\$327.63	\$347.79	\$347.79	\$329.79	\$329.79	\$350.10	\$350.10	\$280.97	\$280.97
20	\$337.72	\$337.72	\$358.51	\$358.51	\$339.96	\$339.96	\$360.89	\$360.89	\$289.63	\$289.63
21	\$348.17	\$348.17	\$369.60	\$369.60	\$350.47	\$350.47	\$372.05	\$372.05	\$298.59	\$298.59
22	\$348.17	\$348.17	\$369.60	\$369.60	\$350.47	\$350.47	\$372.05	\$372.05	\$298.59	\$298.59
23	\$348.17	\$348.17	\$369.60	\$369.60	\$350.47	\$350.47	\$372.05	\$372.05	\$298.59	\$298.59
24	\$348.17	\$348.17	\$369.60	\$369.60	\$350.47	\$350.47	\$372.05	\$372.05	\$298.59	\$298.59
25	\$349.56	\$349.56	\$371.08	\$371.08	\$351.87	\$351.87	\$373.54	\$373.54	\$299.78	\$299.78
26	\$356.53	\$356.53	\$378.47	\$378.47	\$358.88	\$358.88	\$380.98	\$380.98	\$305.76	\$305.76
27	\$364.88	\$364.88	\$387.34	\$387.34	\$367.29	\$367.29	\$389.91	\$389.91	\$312.92	\$312.92
28	\$378.46	\$378.46	\$401.76	\$401.76	\$380.96	\$380.96	\$404.42	\$404.42	\$324.57	\$324.57
29	\$389.60	\$389.60	\$413.58	\$413.58	\$392.18	\$392.18	\$416.32	\$416.32	\$334.12	\$334.12
30	\$395.17	\$395.17	\$419.50	\$419.50	\$397.78	\$397.78	\$422.28	\$422.28	\$338.90	\$338.90
31	\$403.53	\$403.53	\$428.37	\$428.37	\$406.19	\$406.19	\$431.21	\$431.21	\$346.07	\$346.07
32	\$411.89	\$411.89	\$437.24	\$437.24	\$414.61	\$414.61	\$440.14	\$440.14	\$353.23	\$353.23
33	\$417.11	\$417.11	\$442.78	\$442.78	\$419.86	\$419.86	\$445.72	\$445.72	\$357.71	\$357.71
34	\$422.68	\$422.68	\$448.69	\$448.69	\$425.47	\$425.47	\$451.67	\$451.67	\$362.49	\$362.49
35	\$425.46	\$425.46	\$451.65	\$451.65	\$428.27	\$428.27	\$454.65	\$454.65	\$364.88	\$364.88
36	\$428.25	\$428.25	\$454.61	\$454.61	\$431.08	\$431.08	\$457.62	\$457.62	\$367.27	\$367.27
37	\$431.03	\$431.03	\$457.56	\$457.56	\$433.88	\$433.88	\$460.60	\$460.60	\$369.65	\$369.65
38	\$433.82	\$433.82	\$460.52	\$460.52	\$436.69	\$436.69	\$463.57	\$463.57	\$372.04	\$372.04
39	\$439.39	\$439.39	\$466.44	\$466.44	\$442.29	\$442.29	\$469.53	\$469.53	\$376.82	\$376.82
40	\$444.96	\$444.96	\$472.35	\$472.35	\$447.90	\$447.90	\$475.48	\$475.48	\$381.60	\$381.60
41	\$453.32	\$453.32	\$481.22	\$481.22	\$456.31	\$456.31	\$484.41	\$484.41	\$388.76	\$388.76
42	\$461.33	\$461.33	\$489.72	\$489.72	\$464.37	\$464.37	\$492.97	\$492.97	\$395.63	\$395.63
43	\$472.47	\$472.47	\$501.55	\$501.55	\$475.59	\$475.59	\$504.87	\$504.87	\$405.19	\$405.19
44	\$486.39	\$486.39	\$516.33	\$516.33	\$489.61	\$489.61	\$519.75	\$519.75	\$417.13	\$417.13
45	\$502.76	\$502.76	\$533.70	\$533.70	\$506.08	\$506.08	\$537.24	\$537.24	\$431.16	\$431.16
46	\$522.26	\$522.26	\$554.40	\$554.40	\$525.71	\$525.71	\$558.08	\$558.08	\$447.89	\$447.89
47	\$544.19	\$544.19	\$577.68	\$577.68	\$547.78	\$547.78	\$581.51	\$581.51	\$466.70	\$466.70
48	\$569.26	\$569.26	\$604.30	\$604.30	\$573.02	\$573.02	\$608.30	\$608.30	\$488.19	\$488.19
49	\$593.98	\$593.98	\$630.54	\$630.54	\$597.90	\$597.90	\$634.72	\$634.72	\$509.39	\$509.39
50	\$621.83	\$621.83	\$660.11	\$660.11	\$625.94	\$625.94	\$664.48	\$664.48	\$533.28	\$533.28
51	\$649.34	\$649.34	\$689.30	\$689.30	\$653.63	\$653.63	\$693.87	\$693.87	\$556.87	\$556.87
52	\$679.63	\$679.63	\$721.46	\$721.46	\$684.12	\$684.12	\$726.24	\$726.24	\$582.85	\$582.85
53	\$710.27	\$710.27	\$753.98	\$753.98	\$714.96	\$714.96	\$758.98	\$758.98	\$609.12	\$609.12
54	\$743.34	\$743.34	\$789.10	\$789.10	\$748.25	\$748.25	\$794.33	\$794.33	\$637.49	\$637.49
55	\$776.42	\$776.42	\$824.21	\$824.21	\$781.55	\$781.55	\$829.67	\$829.67	\$665.86	\$665.86
56	\$812.28	\$812.28	\$862.28	\$862.28	\$817.65	\$817.65	\$867.99	\$867.99	\$696.61	\$696.61
57	\$848.49	\$848.49	\$900.72	\$900.72	\$854.10	\$854.10	\$906.69	\$906.69	\$727.66	\$727.66
58	\$887.14	\$887.14	\$941.74	\$941.74	\$893.00	\$893.00	\$947.98	\$947.98	\$760.81	\$760.81
59	\$906.29	\$906.29	\$962.07	\$962.07	\$912.27	\$912.27	\$968.45	\$968.45	\$777.23	\$777.23
60	\$944.93	\$944.93	\$1,003.09	\$1,003.09	\$951.18	\$951.18	\$1,009.74	\$1,009.74	\$810.37	\$810.37
61	\$978.36	\$978.36	\$1,038.58	\$1,038.58	\$984.82	\$984.82	\$1,045.46	\$1,045.46	\$839.04	\$839.04
62	\$1,000.29	\$1,000.29	\$1,061.86	\$1,061.86	\$1,006.90	\$1,006.90	\$1,068.90	\$1,068.90	\$857.85	\$857.85
63	\$1,027.80	\$1,027.80	\$1,091.06	\$1,091.06	\$1,034.59	\$1,034.59	\$1,098.29	\$1,098.29	\$881.44	\$881.44
64+	\$1,044.51	\$1,044.51	\$1,108.80	\$1,108.80	\$1,051.41	\$1,051.41	\$1,116.15	\$1,116.15	\$895.77	\$895.77

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

HIOS Plan ID (On Exchange)=>	67430PA0080025		67430PA0080026	
HIOS Plan ID (Off Exchange)=>	67430PA0080025		67430PA0080026	
Plan Marketing Name =>	ss Advantage Bronze EPO \$8,000		ss Advantage Bronze EPO \$8,00	
Form # =>	EPOF07		EPOF06	
Rating Area =>	5		7	
Network =>	w/Dental Advantage w/Dentem		w/Dental Advantage w/Dentem	
Metal =>	Bronze		Bronze	
Deductible =>	\$8000/ \$16000		\$8000/ \$16000	
Coinsurance =>	100%		100%	
Copays =>	\$0/ \$0		\$0/ \$0	
OOP Maximum =>	\$8550/ \$17100		\$8550/ \$17100	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$175.87	\$175.87	\$212.57	\$212.57
15	\$191.50	\$191.50	\$231.47	\$231.47
16	\$197.48	\$197.48	\$238.69	\$238.69
17	\$203.45	\$203.45	\$245.91	\$245.91
18	\$209.89	\$209.89	\$253.70	\$253.70
19	\$216.33	\$216.33	\$261.48	\$261.48
20	\$222.99	\$222.99	\$269.53	\$269.53
21	\$229.89	\$229.89	\$277.87	\$277.87
22	\$229.89	\$229.89	\$277.87	\$277.87
23	\$229.89	\$229.89	\$277.87	\$277.87
24	\$229.89	\$229.89	\$277.87	\$277.87
25	\$230.81	\$230.81	\$278.98	\$278.98
26	\$235.41	\$235.41	\$284.54	\$284.54
27	\$240.92	\$240.92	\$291.21	\$291.21
28	\$249.89	\$249.89	\$302.04	\$302.04
29	\$257.25	\$257.25	\$310.94	\$310.94
30	\$260.93	\$260.93	\$315.38	\$315.38
31	\$266.44	\$266.44	\$322.05	\$322.05
32	\$271.96	\$271.96	\$328.72	\$328.72
33	\$275.41	\$275.41	\$332.89	\$332.89
34	\$279.09	\$279.09	\$337.33	\$337.33
35	\$280.93	\$280.93	\$339.56	\$339.56
36	\$282.76	\$282.76	\$341.78	\$341.78
37	\$284.60	\$284.60	\$344.00	\$344.00
38	\$286.44	\$286.44	\$346.23	\$346.23
39	\$290.12	\$290.12	\$350.67	\$350.67
40	\$293.80	\$293.80	\$355.12	\$355.12
41	\$299.32	\$299.32	\$361.79	\$361.79
42	\$304.60	\$304.60	\$368.18	\$368.18
43	\$311.96	\$311.96	\$377.07	\$377.07
44	\$321.16	\$321.16	\$388.18	\$388.18
45	\$331.96	\$331.96	\$401.24	\$401.24
46	\$344.84	\$344.84	\$416.81	\$416.81
47	\$359.32	\$359.32	\$434.31	\$434.31
48	\$375.87	\$375.87	\$454.32	\$454.32
49	\$392.19	\$392.19	\$474.05	\$474.05
50	\$410.58	\$410.58	\$496.28	\$496.28
51	\$428.74	\$428.74	\$518.23	\$518.23
52	\$448.75	\$448.75	\$542.40	\$542.40
53	\$468.98	\$468.98	\$566.85	\$566.85
54	\$490.82	\$490.82	\$593.25	\$593.25
55	\$512.65	\$512.65	\$619.65	\$619.65
56	\$536.33	\$536.33	\$648.27	\$648.27
57	\$560.24	\$560.24	\$677.17	\$677.17
58	\$585.76	\$585.76	\$708.01	\$708.01
59	\$598.40	\$598.40	\$723.30	\$723.30
60	\$623.92	\$623.92	\$754.14	\$754.14
61	\$645.99	\$645.99	\$780.81	\$780.81
62	\$660.47	\$660.47	\$798.32	\$798.32
63	\$678.64	\$678.64	\$820.27	\$820.27
64+	\$689.67	\$689.67	\$833.61	\$833.61

UPMC Health Benefits, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
67430PA0070026	UPMC Small Business Advantage Gold PPO \$1,000 \$35/\$50 - Premium Network	PPO	Gold	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2021	1, 5	Clearfield, Crawford
67430PA0070028	UPMC Small Business Advantage Gold PPO \$1,500 \$35/\$50 - Premium Network	PPO	Gold	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2021	1, 5	Clearfield, Crawford
67430PA0070031	UPMC Small Business Advantage Silver PPO \$3,000 \$40/\$60 - Premium Network	PPO	Silver	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2021	1, 5	Clearfield, Crawford
67430PA0070032	UPMC Small Business Advantage Bronze PPO \$8,000 - Premium Network	PPO	Bronze	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2021	1, 5	Clearfield, Crawford
67430PA0070034	UPMC Consumer Advantage Gold HSA PPO \$2,100 - Premium Network	PPO	Gold	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2021	1, 5	Clearfield, Crawford
67430PA0070037	UPMC Consumer Advantage Silver HSA PPO \$3,850 - Premium Network	PPO	Silver	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2021	1, 5	Clearfield, Crawford
67430PA0080019	UPMC Small Business Advantage Gold EPO \$1,000 \$35/\$50 - Premium Network	EPO	Gold	Off	SG EPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2021	1, 5	Clearfield, Crawford
67430PA0080021	UPMC Small Business Advantage Gold EPO \$1,500 \$35/\$50 - Premium Network	EPO	Gold	Off	SG EPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2021	1, 5	Clearfield, Crawford
67430PA0080024	UPMC Small Business Advantage Silver EPO \$3,000 \$40/\$60 - Premium Network	EPO	Silver	Off	SG EPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2021	1, 5	Clearfield, Crawford
67430PA0080025	UPMC Small Business Advantage Bronze EPO \$8,000 - Premium Network	EPO	Bronze	Off	SG EPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2021	1, 5	Clearfield, Crawford
67430PA0080026	UPMC Small Business Advantage Bronze EPO \$8,000 - Tower Network	EPO	Bronze	Off	SG EPO Tower HB w/Dental Advantage w/Dentemax PEDS PPO - 2021	7	Berks

Company Name UPMC Health Benefits, 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					RATING AREA 1			
					1,219	8	2,063	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest
67430PA0070026	Business Advantage Gold PPO \$1,000 \$35/\$50 - Premier	PPO	Gold	Off	\$337.83			
67430PA0070028	Business Advantage Gold PPO \$1,500 \$35/\$50 - Premier	PPO	Gold	Off	\$340.06			
67430PA0070031	Business Advantage Silver PPO \$3,000 \$40/\$60 - Premier	PPO	Silver	Off	\$289.72			
67430PA0070032	Small Business Advantage Bronze PPO \$8,000 - Premium	PPO	Bronze	Off	\$217.05			
67430PA0070034	Consumer Advantage Gold HSA PPO \$2,100 - Premium	PPO	Gold	Off	\$308.74			
67430PA0070037	Consumer Advantage Silver HSA PPO \$3,850 - Premium	PPO	Silver	Off	\$271.80			
67430PA0080019	Business Advantage Gold EPO \$1,000 \$35/\$50 - Premier	EPO	Gold	Off	\$325.11			
67430PA0080021	Business Advantage Gold EPO \$1,500 \$35/\$50 - Premier	EPO	Gold	Off	\$327.63			
67430PA0080024	Business Advantage Silver EPO \$3,000 \$40/\$60 - Premier	EPO	Silver	Off	\$278.65			
67430PA0080025	Small Business Advantage Bronze EPO \$8,000 - Premium	EPO	Bronze	Off	\$210.12			
67430PA0080026	Small Business Advantage Bronze EPO \$8,000 - Tower	EPO	Bronze	Off				

27	261	486	288
Mckean	Mercer	Venango	Warren

RATING AREA 2

0	0	0
Elk	Cameron	Potter

RATING AREA 3

0	0	0	0	0	45	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe

0	0	0	37	0	0
Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

6,158	18	452	1,235	319	0	0	393
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence

735	2,004
Washington	Westmoreland

RATING AREA 5

90	284	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 6

0	0	0	0
Centre	Columbia	Lehigh	Mifflin

\$358.63
 \$361.00
 \$307.56
 \$230.42
 \$327.74
 \$288.53
 \$345.12
 \$347.80
 \$295.81
 \$223.06

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

RATING AREA 7

0	112	0	0
Adams	Berks	Lancaster	York

RATING AREA 8

0	0	0
Bucks	Chester	Delaware

\$269.62

RATING AREA 9

0	0
Montgomery	Philadelphia

171	139	0	0	0	0	2
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

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Unified Rate Review v5.1

Company Legal Name:

UPMC Health Benefits Inc.

HIOS Issuer ID:

67430

Effective Date of Rate Change(s):

1/1/2021

State:

PA

Market:

Small Group

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

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

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:

1/1/2019

to

12/31/2019

Total

PMPM

Allowed Claims	\$35,015,851.88	\$467.15
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$28,926,361.53	\$385.91
Risk Adjustment	-\$1,212,038.34	-\$16.17
Experience Period Premium	\$25,440,123.49	\$339.40
Experience Period Member Months	74,957	

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	\$77.91	1.111	0.917	1.111	0.917	\$80.86
Outpatient Hospital	\$146.73	1.087	0.971	1.087	0.971	\$163.46
Professional	\$92.28	1.030	0.980	1.030	0.980	\$94.02
Other Medical	\$60.67	0.973	1.118	0.973	1.118	\$71.79
Capitation	\$0.74	1.000	1.000	1.000	1.000	\$0.74
Prescription Drug	\$102.19	1.052	0.954	1.052	0.954	\$102.93
Total	\$480.52					\$513.81

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	\$513.81
Manual EHB Allowed Claims PMPM		\$606.44
Applied Credibility %		0.00%

Projected Period Totals

Projected Index Rate for	1/1/2021	\$606.44	\$51,843,342.72
Reinsurance		\$0.00	\$0.00
Risk Adjustment Payment/Charge		\$0.00	\$0.00
Exchange User Fees		0.00%	\$0.00
Market Adjusted Index Rate		\$606.44	\$51,843,342.72

Projected Member Months	85,488
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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.

1 of 3

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 5	1.0028
Rating Area 7	1.2122

RFJ Part II – Consumer Friendly Justification

Small Group Exchange EPO/PPO Rate Filing

The rate change for UPMC Health Benefits Small Group plans is -2.99% for 2021. Rate change driver: A large proportion of currently enrolled members are mapped into bronze plans for 2021.

Scope and Range of the Rate Increase

The number of individuals affected by this rate decrease is 92. The proposed rate decrease 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 -40.9% to 24.4%.

Financial Experience of the Product

Premiums	\$ 25,440,123
Claims	\$ 28,981,830
Administrative expenses	\$ 3,402,298
Taxes & fees	\$ 1,008,991
Company made (after taxes)	\$ (7,952,996)

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

No major changes in administrative costs or profits are anticipated and thus did not affect the 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 Benefits, Inc.

NAIC #: 11018

State: PA

HIOS Issuer ID: 67430

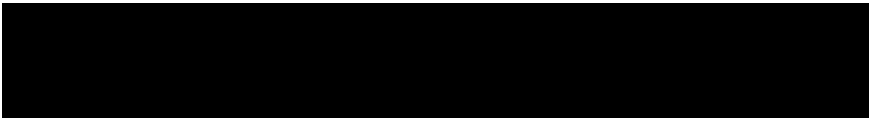
Market: Small Group

Exchange: Off Exchange

Products: PPO, EPO

Effective Date: 1/1/2021

Company Contact Information:



Filing Information:

Rate Filing SERFF Tracking #: UPMC-132364942

Form Filing SERFF Tracking #: UPMC-132370074, UPMC-132370079, UPMC-132370084, UPMC-132370045

Binder SERFF Tracking #: UPMC-PA21-125098601

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-131496028	2019	N/A
UPMC-131851705	2019 Q4	N/A
UPMC-131943309	2020	11.5%
UPMC-132294646	2020 Q4	16.8%

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

Proposed Rate Increase(s)

Reasons for Rate Increase(s):

Due to the fact that all plans currently offered under the captioned company and market are being discontinued for 2021, it is not possible to calculate rate increases in section I, worksheet 2 of the URRT.

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 37.3 with an average premium factor of 1.54. This is nearly identical to our February 2020 experience with age 37.4 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 1.210 has been applied to the index rate to account for changes in network between the experience and projection period populations. The 2021 service area under the captioned company will only offer coverage in Berks, Clearfield, and Crawford counties. This adjustment factor is used to

bring the experience data in line with the characteristics of the provider network included in these counties 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 74,957 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 \$606.44 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 \$1,212,038 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 \$16.17.

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 3 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 8.44% 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 4.89% in 2020 to 2.50% 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 and Pennsylvania Premium 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 enrolled in MyCare Advantage products (outside of Berks county only), which will no longer be included in the product portfolio 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 \$1.14 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 networks included under the captioned company for 2021 are not anticipated to exhibit any significant differences in cost of delivery characteristics. Therefore, all network factors have been set to 1.0 in Table 14 of the PA Actuarial Memorandum Exhibits.

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
5	0.99	1.00
7	1.16	1.21

The calibration factor of 1.089 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 93.4%, 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 conducting 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*	67430			
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
67430PA0070026	Rating Area 1	No Preference	0-14	258.44
67430PA0070026	Rating Area 1	No Preference	15	281.41
67430PA0070026	Rating Area 1	No Preference	16	290.20
67430PA0070026	Rating Area 1	No Preference	17	298.98
67430PA0070026	Rating Area 1	No Preference	18	308.44
67430PA0070026	Rating Area 1	No Preference	19	317.90
67430PA0070026	Rating Area 1	No Preference	20	327.70
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67430PA0070026	Rating Area 1	No Preference	29	378.03
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	Rating Area 1	No Preference	54	694.11
	Rating Area 1	No Preference	55	725.00
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	Rating Area 1	No Preference	64 and over	975.33
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	Rating Area 5	No Preference	36	424.50
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	Rating Area 5	No Preference	62	991.53
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	Rating Area 5	No Preference	64 and over	1035.36
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	67430PA0080026	Rating Area 7	No Preference	57	657.06
	67430PA0080026	Rating Area 7	No Preference	58	686.99
	67430PA0080026	Rating Area 7	No Preference	59	701.82
	67430PA0080026	Rating Area 7	No Preference	60	731.75
	67430PA0080026	Rating Area 7	No Preference	61	757.63
	67430PA0080026	Rating Area 7	No Preference	62	774.62
	67430PA0080026	Rating Area 7	No Preference	63	795.92
	67430PA0080026	Rating Area 7	No Preference	64 and over	808.86

2021 Rates Table Template v10.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	67430			
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
67430PA0070026	Rating Area 1	No Preference	0-14	261.05
67430PA0070026	Rating Area 1	No Preference	15	284.25
67430PA0070026	Rating Area 1	No Preference	16	293.13
67430PA0070026	Rating Area 1	No Preference	17	302.00
67430PA0070026	Rating Area 1	No Preference	18	311.55
67430PA0070026	Rating Area 1	No Preference	19	321.11
67430PA0070026	Rating Area 1	No Preference	20	331.00
67430PA0070026	Rating Area 1	No Preference	21	341.24
67430PA0070026	Rating Area 1	No Preference	22	341.24
67430PA0070026	Rating Area 1	No Preference	23	341.24
67430PA0070026	Rating Area 1	No Preference	24	341.24
67430PA0070026	Rating Area 1	No Preference	25	342.60
67430PA0070026	Rating Area 1	No Preference	26	349.43
67430PA0070026	Rating Area 1	No Preference	27	357.62
67430PA0070026	Rating Area 1	No Preference	28	370.93
67430PA0070026	Rating Area 1	No Preference	29	381.85
67430PA0070026	Rating Area 1	No Preference	30	387.31
67430PA0070026	Rating Area 1	No Preference	31	395.50
67430PA0070026	Rating Area 1	No Preference	32	403.69
67430PA0070026	Rating Area 1	No Preference	33	408.81
67430PA0070026	Rating Area 1	No Preference	34	414.27
67430PA0070026	Rating Area 1	No Preference	35	417.00
67430PA0070026	Rating Area 1	No Preference	36	419.73
67430PA0070026	Rating Area 1	No Preference	37	422.46
67430PA0070026	Rating Area 1	No Preference	38	425.19
67430PA0070026	Rating Area 1	No Preference	39	430.64
67430PA0070026	Rating Area 1	No Preference	40	436.10
67430PA0070026	Rating Area 1	No Preference	41	444.29
67430PA0070026	Rating Area 1	No Preference	42	452.14
67430PA0070026	Rating Area 1	No Preference	43	463.06
67430PA0070026	Rating Area 1	No Preference	44	476.71
67430PA0070026	Rating Area 1	No Preference	45	492.75
67430PA0070026	Rating Area 1	No Preference	46	511.86
67430PA0070026	Rating Area 1	No Preference	47	533.36
67430PA0070026	Rating Area 1	No Preference	48	557.93
67430PA0070026	Rating Area 1	No Preference	49	582.16
67430PA0070026	Rating Area 1	No Preference	50	609.45
67430PA0070026	Rating Area 1	No Preference	51	636.41
67430PA0070026	Rating Area 1	No Preference	52	666.10
67430PA0070026	Rating Area 1	No Preference	53	696.13
67430PA0070026	Rating Area 1	No Preference	54	728.55
67430PA0070026	Rating Area 1	No Preference	55	760.97
67430PA0070026	Rating Area 1	No Preference	56	796.11
67430PA0070026	Rating Area 1	No Preference	57	831.60
67430PA0070026	Rating Area 1	No Preference	58	869.48
67430PA0070026	Rating Area 1	No Preference	59	888.25
67430PA0070026	Rating Area 1	No Preference	60	926.13
67430PA0070026	Rating Area 1	No Preference	61	958.88
67430PA0070026	Rating Area 1	No Preference	62	980.38
67430PA0070026	Rating Area 1	No Preference	63	1007.34
67430PA0070026	Rating Area 1	No Preference	64 and over	1023.72
67430PA0070026	Rating Area 5	No Preference	0-14	277.12
67430PA0070026	Rating Area 5	No Preference	15	301.75
67430PA0070026	Rating Area 5	No Preference	16	311.17
67430PA0070026	Rating Area 5	No Preference	17	320.59
67430PA0070026	Rating Area 5	No Preference	18	330.73
67430PA0070026	Rating Area 5	No Preference	19	340.88
67430PA0070026	Rating Area 5	No Preference	20	351.38
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67430PA0070026	Rating Area 5	No Preference	22	362.25
67430PA0070026	Rating Area 5	No Preference	23	362.25
67430PA0070026	Rating Area 5	No Preference	24	362.25
67430PA0070026	Rating Area 5	No Preference	25	363.70
67430PA0070026	Rating Area 5	No Preference	26	370.94
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67430PA0070026	Rating Area 5	No Preference	28	393.77
67430PA0070026	Rating Area 5	No Preference	29	405.36
67430PA0070026	Rating Area 5	No Preference	30	411.15
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67430PA0070026	Rating Area 5	No Preference	33	433.98
67430PA0070026	Rating Area 5	No Preference	34	439.77
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67430PA0070026	Rating Area 5	No Preference	36	445.57
67430PA0070026	Rating Area 5	No Preference	37	448.47
67430PA0070026	Rating Area 5	No Preference	38	451.36
67430PA0070026	Rating Area 5	No Preference	39	457.16
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	67430PA0070026	Rating Area 5	No Preference	57	882.80
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	67430PA0070026	Rating Area 5	No Preference	59	942.94
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	67430PA0070026	Rating Area 5	No Preference	62	1040.74
	67430PA0070026	Rating Area 5	No Preference	63	1069.36
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	67430PA0070028	Rating Area 1	No Preference	35	419.74
	67430PA0070028	Rating Area 1	No Preference	36	422.49
	67430PA0070028	Rating Area 1	No Preference	37	425.24
	67430PA0070028	Rating Area 1	No Preference	38	427.99
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	67430PA0070028	Rating Area 1	No Preference	40	438.98
	67430PA0070028	Rating Area 1	No Preference	41	447.22
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	67430PA0070028	Rating Area 1	No Preference	43	466.12
	67430PA0070028	Rating Area 1	No Preference	44	479.86
	67430PA0070028	Rating Area 1	No Preference	45	496.00
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	67430PA0070028	Rating Area 1	No Preference	47	536.87
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	67430PA0070028	Rating Area 1	No Preference	59	894.10
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	67430PA0070028	Rating Area 5	No Preference	35	445.59
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	67430PA0070028	Rating Area 5	No Preference	45	526.54
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	67430PA0070028	Rating Area 5	No Preference	48	596.19
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	67430PA0070028	Rating Area 5	No Preference	51	680.05
	67430PA0070028	Rating Area 5	No Preference	52	711.78
	67430PA0070028	Rating Area 5	No Preference	53	743.87
	67430PA0070028	Rating Area 5	No Preference	54	778.51
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	67430PA0070028	Rating Area 5	No Preference	56	850.71
	67430PA0070028	Rating Area 5	No Preference	57	888.63
	67430PA0070028	Rating Area 5	No Preference	58	929.10
	67430PA0070028	Rating Area 5	No Preference	59	949.16
	67430PA0070028	Rating Area 5	No Preference	60	989.63
	67430PA0070028	Rating Area 5	No Preference	61	1024.64

	67430PA0070028	Rating Area 5	No Preference	62	1047.61
	67430PA0070028	Rating Area 5	No Preference	63	1076.42
	67430PA0070028	Rating Area 5	No Preference	64 and over	1093.92
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	67430PA0070031	Rating Area 1	No Preference	16	251.39
	67430PA0070031	Rating Area 1	No Preference	17	259.00
	67430PA0070031	Rating Area 1	No Preference	18	267.19
	67430PA0070031	Rating Area 1	No Preference	19	275.38
	67430PA0070031	Rating Area 1	No Preference	20	283.87
	67430PA0070031	Rating Area 1	No Preference	21	292.65
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	67430PA0070031	Rating Area 1	No Preference	23	292.65
	67430PA0070031	Rating Area 1	No Preference	24	292.65
	67430PA0070031	Rating Area 1	No Preference	25	293.82
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	67430PA0070031	Rating Area 1	No Preference	31	339.18
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	67430PA0070031	Rating Area 1	No Preference	37	362.30
	67430PA0070031	Rating Area 1	No Preference	38	364.64
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	67430PA0070031	Rating Area 1	No Preference	40	374.01
	67430PA0070031	Rating Area 1	No Preference	41	381.03
	67430PA0070031	Rating Area 1	No Preference	42	387.76
	67430PA0070031	Rating Area 1	No Preference	43	397.13
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	67430PA0070031	Rating Area 1	No Preference	45	422.59
	67430PA0070031	Rating Area 1	No Preference	46	438.98
	67430PA0070031	Rating Area 1	No Preference	47	457.41
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	67430PA0070031	Rating Area 1	No Preference	49	499.26
	67430PA0070031	Rating Area 1	No Preference	50	522.67
	67430PA0070031	Rating Area 1	No Preference	51	545.79
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	67430PA0070031	Rating Area 1	No Preference	54	624.81
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	67430PA0070031	Rating Area 1	No Preference	61	822.35
	67430PA0070031	Rating Area 1	No Preference	62	840.78
	67430PA0070031	Rating Area 1	No Preference	63	863.90
	67430PA0070031	Rating Area 1	No Preference	64 and over	877.95
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	67430PA0070031	Rating Area 5	No Preference	21	310.67
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	67430PA0070031	Rating Area 5	No Preference	25	311.91
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	67430PA0070031	Rating Area 5	No Preference	28	337.70
	67430PA0070031	Rating Area 5	No Preference	29	347.64
	67430PA0070031	Rating Area 5	No Preference	30	352.61
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	67430PA0070031	Rating Area 5	No Preference	36	382.12
	67430PA0070031	Rating Area 5	No Preference	37	384.61
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	67430PA0070031	Rating Area 5	No Preference	39	392.07
	67430PA0070031	Rating Area 5	No Preference	40	397.04
	67430PA0070031	Rating Area 5	No Preference	41	404.49
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	67430PA0070031	Rating Area 5	No Preference	43	421.58
	67430PA0070031	Rating Area 5	No Preference	44	434.01
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	67430PA0070031	Rating Area 5	No Preference	54	663.28
	67430PA0070031	Rating Area 5	No Preference	55	692.79
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	67430PA0070031	Rating Area 5	No Preference	57	757.10
	67430PA0070031	Rating Area 5	No Preference	58	791.59
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	67430PA0070031	Rating Area 5	No Preference	60	843.16
	67430PA0070031	Rating Area 5	No Preference	61	872.98
	67430PA0070031	Rating Area 5	No Preference	62	892.55
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	67430PA0070031	Rating Area 5	No Preference	64 and over	932.01
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	67430PA0070032	Rating Area 1	No Preference	33	262.66
	67430PA0070032	Rating Area 1	No Preference	34	266.17
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	67430PA0070032	Rating Area 1	No Preference	42	290.51
	67430PA0070032	Rating Area 1	No Preference	43	297.52
	67430PA0070032	Rating Area 1	No Preference	44	306.29
	67430PA0070032	Rating Area 1	No Preference	45	316.60
	67430PA0070032	Rating Area 1	No Preference	46	328.88
	67430PA0070032	Rating Area 1	No Preference	47	342.69
	67430PA0070032	Rating Area 1	No Preference	48	358.47
	67430PA0070032	Rating Area 1	No Preference	49	374.04
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	67430PA0070032	Rating Area 1	No Preference	51	408.90
	67430PA0070032	Rating Area 1	No Preference	52	427.98
	67430PA0070032	Rating Area 1	No Preference	53	447.27
	67430PA0070032	Rating Area 1	No Preference	54	468.10
	67430PA0070032	Rating Area 1	No Preference	55	488.93
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	67430PA0070032	Rating Area 1	No Preference	59	570.71
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	67430PA0070032	Rating Area 1	No Preference	61	616.09
	67430PA0070032	Rating Area 1	No Preference	62	629.91
	67430PA0070032	Rating Area 1	No Preference	63	647.23
	67430PA0070032	Rating Area 1	No Preference	64 and over	657.75
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	67430PA0070032	Rating Area 5	No Preference	25	233.68
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	67430PA0080021	Rating Area 1	No Preference	18	302.15
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	67430PA0080021	Rating Area 1	No Preference	23	330.94
	67430PA0080021	Rating Area 1	No Preference	24	330.94
	67430PA0080021	Rating Area 1	No Preference	25	332.26
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	67430PA0080021	Rating Area 1	No Preference	27	346.83
	67430PA0080021	Rating Area 1	No Preference	28	359.73
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	67430PA0080021	Rating Area 1	No Preference	31	383.56
	67430PA0080021	Rating Area 1	No Preference	32	391.50
	67430PA0080021	Rating Area 1	No Preference	33	396.47
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	67430PA0080021	Rating Area 1	No Preference	38	412.35
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	67430PA0080021	Rating Area 5	No Preference	48	574.41
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	67430PA0080021	Rating Area 5	No Preference	59	914.49
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	67430PA0080021	Rating Area 5	No Preference	64 and over	1053.96
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	67430PA0080024	Rating Area 1	No Preference	18	256.98
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	67430PA0080024	Rating Area 1	No Preference	58	717.19

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	67430PA0080024	Rating Area 1	No Preference	60	763.91
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	67430PA0080024	Rating Area 1	No Preference	62	808.66
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	67430PA0080024	Rating Area 1	No Preference	64 and over	844.41
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	67430PA0080024	Rating Area 5	No Preference	15	248.90
	67430PA0080024	Rating Area 5	No Preference	16	256.67
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	67430PA0080024	Rating Area 5	No Preference	63	882.06
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	67430PA0080025	Rating Area 1	No Preference	63	626.56
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	Rating Area 5	No Preference	19	212.02
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	Rating Area 5	No Preference	23	225.31
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	Rating Area 5	No Preference	25	226.21
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	Rating Area 5	No Preference	27	236.12
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	Rating Area 5	No Preference	29	252.12
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	Rating Area 5	No Preference	51	420.20
	Rating Area 5	No Preference	52	439.81
	Rating Area 5	No Preference	53	459.63
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	Rating Area 5	No Preference	61	633.12
	Rating Area 5	No Preference	62	647.32
	Rating Area 5	No Preference	63	665.12
	Rating Area 5	No Preference	64 and over	675.93
67430PA0080026	Rating Area 7	No Preference	0-14	208.35
67430PA0080026	Rating Area 7	No Preference	15	226.87
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67430PA0080026	Rating Area 7	No Preference	22	272.35
67430PA0080026	Rating Area 7	No Preference	23	272.35
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67430PA0080026	Rating Area 7	No Preference	25	273.44
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67430PA0080026	Rating Area 7	No Preference	38	339.35
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67430PA0080026	Rating Area 7	No Preference	45	393.27
67430PA0080026	Rating Area 7	No Preference	46	408.53
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67430PA0080026	Rating Area 7	No Preference	48	445.29
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67430PA0080026	Rating Area 7	No Preference	50	486.42
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67430PA0080026	Rating Area 7	No Preference	52	531.63
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67430PA0080026	Rating Area 7	No Preference	56	635.39
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67430PA0080026	Rating Area 7	No Preference	58	693.95
67430PA0080026	Rating Area 7	No Preference	59	708.93
67430PA0080026	Rating Area 7	No Preference	60	739.16
67430PA0080026	Rating Area 7	No Preference	61	765.30
67430PA0080026	Rating Area 7	No Preference	62	782.46
67430PA0080026	Rating Area 7	No Preference	63	803.98
67430PA0080026	Rating Area 7	No Preference	64 and over	817.05

2021 Rates Table Template v10.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	67430			
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
67430PA0070026	Rating Area 1	No Preference	0-14	263.68
67430PA0070026	Rating Area 1	No Preference	15	287.12
67430PA0070026	Rating Area 1	No Preference	16	296.08
67430PA0070026	Rating Area 1	No Preference	17	305.04
67430PA0070026	Rating Area 1	No Preference	18	314.69
67430PA0070026	Rating Area 1	No Preference	19	324.34
67430PA0070026	Rating Area 1	No Preference	20	334.34
67430PA0070026	Rating Area 1	No Preference	21	344.68
67430PA0070026	Rating Area 1	No Preference	22	344.68
67430PA0070026	Rating Area 1	No Preference	23	344.68
67430PA0070026	Rating Area 1	No Preference	24	344.68
67430PA0070026	Rating Area 1	No Preference	25	346.06
67430PA0070026	Rating Area 1	No Preference	26	352.95
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	67430PA0070032	Rating Area 5	No Preference	43	319.03
	67430PA0070032	Rating Area 5	No Preference	44	328.43
	67430PA0070032	Rating Area 5	No Preference	45	339.48
	67430PA0070032	Rating Area 5	No Preference	46	352.65
	67430PA0070032	Rating Area 5	No Preference	47	367.46
	67430PA0070032	Rating Area 5	No Preference	48	384.39
	67430PA0070032	Rating Area 5	No Preference	49	401.08
	67430PA0070032	Rating Area 5	No Preference	50	419.89
	67430PA0070032	Rating Area 5	No Preference	51	438.46
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	67430PA0070032	Rating Area 5	No Preference	53	479.60
	67430PA0070032	Rating Area 5	No Preference	54	501.94
	67430PA0070032	Rating Area 5	No Preference	55	524.27
	67430PA0070032	Rating Area 5	No Preference	56	548.49
	67430PA0070032	Rating Area 5	No Preference	57	572.94
	67430PA0070032	Rating Area 5	No Preference	58	599.03
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	67430PA0070032	Rating Area 5	No Preference	60	638.06
	67430PA0070032	Rating Area 5	No Preference	61	660.63
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	67430PA0070032	Rating Area 5	No Preference	63	694.02
	67430PA0070032	Rating Area 5	No Preference	64 and over	705.30
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	67430PA0070034	Rating Area 1	No Preference	17	278.78
	67430PA0070034	Rating Area 1	No Preference	18	287.60
	67430PA0070034	Rating Area 1	No Preference	19	296.42
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	67430PA0070034	Rating Area 1	No Preference	23	315.00
	67430PA0070034	Rating Area 1	No Preference	24	315.00
	67430PA0070034	Rating Area 1	No Preference	25	316.26
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	67430PA0070034	Rating Area 1	No Preference	29	352.49
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	67430PA0070034	Rating Area 1	No Preference	33	377.37
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	67430PA0070034	Rating Area 1	No Preference	56	734.90
	67430PA0070034	Rating Area 1	No Preference	57	767.66
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	67430PA0070034	Rating Area 5	No Preference	16	287.25
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	67430PA0070037	Rating Area 1	No Preference	62	796.71
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	67430PA0070037	Rating Area 1	No Preference	64 and over	831.93
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	67430PA0070037	Rating Area 5	No Preference	29	329.42
	67430PA0070037	Rating Area 5	No Preference	30	334.13
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	67430PA0070037	Rating Area 5	No Preference	56	686.81
	67430PA0070037	Rating Area 5	No Preference	57	717.43
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	67430PA0070037	Rating Area 5	No Preference	59	766.30
	67430PA0070037	Rating Area 5	No Preference	60	798.97
	67430PA0070037	Rating Area 5	No Preference	61	827.24
	67430PA0070037	Rating Area 5	No Preference	62	845.78
	67430PA0070037	Rating Area 5	No Preference	63	869.04
	67430PA0070037	Rating Area 5	No Preference	64 and over	883.17
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	67430PA0080019	Rating Area 1	No Preference	15	276.31
	67430PA0080019	Rating Area 1	No Preference	16	284.94
	67430PA0080019	Rating Area 1	No Preference	17	293.56
	67430PA0080019	Rating Area 1	No Preference	18	302.85
	67430PA0080019	Rating Area 1	No Preference	19	312.14
	67430PA0080019	Rating Area 1	No Preference	20	321.76
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	67430PA0080019	Rating Area 1	No Preference	40	423.93
	67430PA0080019	Rating Area 1	No Preference	41	431.89
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	Rating Area 1	No Preference	45	478.99
	Rating Area 1	No Preference	46	497.57
	Rating Area 1	No Preference	47	518.46
	Rating Area 1	No Preference	48	542.35
	Rating Area 1	No Preference	49	565.90
	Rating Area 1	No Preference	50	592.43
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	Rating Area 1	No Preference	52	647.50
	Rating Area 1	No Preference	53	676.69
	Rating Area 1	No Preference	54	708.20
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	Rating Area 1	No Preference	57	808.38
	Rating Area 1	No Preference	58	845.20
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	Rating Area 1	No Preference	60	900.26
	Rating Area 1	No Preference	61	932.11
	Rating Area 1	No Preference	62	953.00
	Rating Area 1	No Preference	63	979.21
	Rating Area 1	No Preference	64 and over	995.13
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	Rating Area 5	No Preference	18	321.49
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	Rating Area 5	No Preference	36	433.12
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	Rating Area 5	No Preference	38	438.75
	Rating Area 5	No Preference	39	444.39
	Rating Area 5	No Preference	40	450.02
	Rating Area 5	No Preference	41	458.47
	Rating Area 5	No Preference	42	466.57
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	Rating Area 5	No Preference	45	508.48
	Rating Area 5	No Preference	46	528.20
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	Rating Area 5	No Preference	48	575.73
	Rating Area 5	No Preference	49	600.73
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	Rating Area 5	No Preference	58	897.23
	Rating Area 5	No Preference	59	916.59
	Rating Area 5	No Preference	60	955.68
	Rating Area 5	No Preference	61	989.49
	Rating Area 5	No Preference	62	1011.67
	Rating Area 5	No Preference	63	1039.49
	Rating Area 5	No Preference	64 and over	1056.39
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67430PA0080021	Rating Area 1	No Preference	15	278.46
	Rating Area 1	No Preference	16	287.15
	Rating Area 1	No Preference	17	295.84
	Rating Area 1	No Preference	18	305.20
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	Rating Area 1	No Preference	46	501.42
	Rating Area 1	No Preference	47	522.48
	Rating Area 1	No Preference	48	546.55
	Rating Area 1	No Preference	49	570.28
	Rating Area 1	No Preference	50	597.02

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	67430PA0080021	Rating Area 1	No Preference	52	652.51
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	67430PA0080021	Rating Area 1	No Preference	54	713.69
	67430PA0080021	Rating Area 1	No Preference	55	745.44
	67430PA0080021	Rating Area 1	No Preference	56	779.88
	67430PA0080021	Rating Area 1	No Preference	57	814.64
	67430PA0080021	Rating Area 1	No Preference	58	851.75
	67430PA0080021	Rating Area 1	No Preference	59	870.13
	67430PA0080021	Rating Area 1	No Preference	60	907.24
	67430PA0080021	Rating Area 1	No Preference	61	939.33
	67430PA0080021	Rating Area 1	No Preference	62	960.39
	67430PA0080021	Rating Area 1	No Preference	63	986.79
	67430PA0080021	Rating Area 1	No Preference	64 and over	1002.84
	67430PA0080021	Rating Area 5	No Preference	0-14	271.48
	67430PA0080021	Rating Area 5	No Preference	15	295.61
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	67430PA0080021	Rating Area 5	No Preference	17	314.06
	67430PA0080021	Rating Area 5	No Preference	18	324.00
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	67430PA0080021	Rating Area 5	No Preference	29	397.10
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	67430PA0080021	Rating Area 5	No Preference	32	419.81
	67430PA0080021	Rating Area 5	No Preference	33	425.13
	67430PA0080021	Rating Area 5	No Preference	34	430.81
	67430PA0080021	Rating Area 5	No Preference	35	433.65
	67430PA0080021	Rating Area 5	No Preference	36	436.49
	67430PA0080021	Rating Area 5	No Preference	37	439.33
	67430PA0080021	Rating Area 5	No Preference	38	442.17
	67430PA0080021	Rating Area 5	No Preference	39	447.85
	67430PA0080021	Rating Area 5	No Preference	40	453.52
	67430PA0080021	Rating Area 5	No Preference	41	462.04
	67430PA0080021	Rating Area 5	No Preference	42	470.20
	67430PA0080021	Rating Area 5	No Preference	43	481.56
	67430PA0080021	Rating Area 5	No Preference	44	495.75
	67430PA0080021	Rating Area 5	No Preference	45	512.43
	67430PA0080021	Rating Area 5	No Preference	46	532.31
	67430PA0080021	Rating Area 5	No Preference	47	554.66
	67430PA0080021	Rating Area 5	No Preference	48	580.21
	67430PA0080021	Rating Area 5	No Preference	49	605.41
	67430PA0080021	Rating Area 5	No Preference	50	633.80
	67430PA0080021	Rating Area 5	No Preference	51	661.83
	67430PA0080021	Rating Area 5	No Preference	52	692.71
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	67430PA0080021	Rating Area 5	No Preference	54	757.65
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	67430PA0080021	Rating Area 5	No Preference	56	827.91
	67430PA0080021	Rating Area 5	No Preference	57	864.82
	67430PA0080021	Rating Area 5	No Preference	58	904.21
	67430PA0080021	Rating Area 5	No Preference	59	923.73
	67430PA0080021	Rating Area 5	No Preference	60	963.12
	67430PA0080021	Rating Area 5	No Preference	61	997.18
	67430PA0080021	Rating Area 5	No Preference	62	1019.54
	67430PA0080021	Rating Area 5	No Preference	63	1047.58
	67430PA0080021	Rating Area 5	No Preference	64 and over	1064.61
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	67430PA0080024	Rating Area 1	No Preference	15	236.83
	67430PA0080024	Rating Area 1	No Preference	16	244.22
	67430PA0080024	Rating Area 1	No Preference	17	251.61
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	67430PA0080024	Rating Area 1	No Preference	49	485.03
	67430PA0080024	Rating Area 1	No Preference	50	507.78
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	67430PA0080024	Rating Area 1	No Preference	52	554.97
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	67430PA0080024	Rating Area 1	No Preference	56	663.30
	67430PA0080024	Rating Area 1	No Preference	57	692.86
	67430PA0080024	Rating Area 1	No Preference	58	724.42

	67430PA0080024	Rating Area 1	No Preference	59	740.06
	67430PA0080024	Rating Area 1	No Preference	60	771.62
	67430PA0080024	Rating Area 1	No Preference	61	798.91
	67430PA0080024	Rating Area 1	No Preference	62	816.82
	67430PA0080024	Rating Area 1	No Preference	63	839.28
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	67430PA0080024	Rating Area 5	No Preference	55	673.06
	67430PA0080024	Rating Area 5	No Preference	56	704.15
	67430PA0080024	Rating Area 5	No Preference	57	735.54
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	67430PA0080025	Rating Area 1	No Preference	24	214.39
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	67430PA0080025	Rating Area 1	No Preference	47	335.09
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	67430PA0080025	Rating Area 1	No Preference	50	382.90
	67430PA0080025	Rating Area 1	No Preference	51	399.84
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	67430PA0080025	Rating Area 1	No Preference	54	457.72
	67430PA0080025	Rating Area 1	No Preference	55	478.09
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	67430PA0080025	Rating Area 1	No Preference	57	522.47
	67430PA0080025	Rating Area 1	No Preference	58	546.27
	67430PA0080025	Rating Area 1	No Preference	59	558.06
	67430PA0080025	Rating Area 1	No Preference	60	581.85
	67430PA0080025	Rating Area 1	No Preference	61	602.44
	67430PA0080025	Rating Area 1	No Preference	62	615.94
	67430PA0080025	Rating Area 1	No Preference	63	632.88
	67430PA0080025	Rating Area 1	No Preference	64 and over	643.17
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	67430PA0080025	Rating Area 5	No Preference	15	189.58

67430PA0080025	Rating Area 5	No Preference	16	195.50
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	Rating Area 5	No Preference	18	207.79
	Rating Area 5	No Preference	19	214.16
	Rating Area 5	No Preference	20	220.76
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	Rating Area 5	No Preference	25	228.50
	Rating Area 5	No Preference	26	233.05
	Rating Area 5	No Preference	27	238.51
	Rating Area 5	No Preference	28	247.39
	Rating Area 5	No Preference	29	254.67
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	Rating Area 5	No Preference	31	263.78
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	Rating Area 5	No Preference	36	279.94
	Rating Area 5	No Preference	37	281.76
	Rating Area 5	No Preference	38	283.58
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	Rating Area 5	No Preference	41	296.32
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	Rating Area 5	No Preference	44	317.94
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	Rating Area 5	No Preference	49	388.27
	Rating Area 5	No Preference	50	406.48
	Rating Area 5	No Preference	51	424.46
	Rating Area 5	No Preference	52	444.26
	Rating Area 5	No Preference	53	464.28
	Rating Area 5	No Preference	54	485.90
	Rating Area 5	No Preference	55	507.53
	Rating Area 5	No Preference	56	530.97
	Rating Area 5	No Preference	57	554.64
	Rating Area 5	No Preference	58	579.90
	Rating Area 5	No Preference	59	592.42
	Rating Area 5	No Preference	60	617.68
	Rating Area 5	No Preference	61	639.53
	Rating Area 5	No Preference	62	653.87
	Rating Area 5	No Preference	63	671.85
	Rating Area 5	No Preference	64 and over	682.77
67430PA0080026	Rating Area 7	No Preference	0-14	210.45
67430PA0080026	Rating Area 7	No Preference	15	229.16
67430PA0080026	Rating Area 7	No Preference	16	236.31
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67430PA0080026	Rating Area 7	No Preference	18	251.17
67430PA0080026	Rating Area 7	No Preference	19	258.87
67430PA0080026	Rating Area 7	No Preference	20	266.85
67430PA0080026	Rating Area 7	No Preference	21	275.10
67430PA0080026	Rating Area 7	No Preference	22	275.10
67430PA0080026	Rating Area 7	No Preference	23	275.10
67430PA0080026	Rating Area 7	No Preference	24	275.10
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67430PA0080026	Rating Area 7	No Preference	26	281.70
67430PA0080026	Rating Area 7	No Preference	27	288.30
67430PA0080026	Rating Area 7	No Preference	28	299.03
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67430PA0080026	Rating Area 7	No Preference	31	318.84
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67430PA0080026	Rating Area 7	No Preference	35	336.17
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67430PA0080026	Rating Area 7	No Preference	44	384.31
67430PA0080026	Rating Area 7	No Preference	45	397.24
67430PA0080026	Rating Area 7	No Preference	46	412.65
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67430PA0080026	Rating Area 7	No Preference	54	587.34
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67430PA0080026	Rating Area 7	No Preference	59	716.09
67430PA0080026	Rating Area 7	No Preference	60	746.62
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67430PA0080026	Rating Area 7	No Preference	62	790.36
67430PA0080026	Rating Area 7	No Preference	63	812.10
67430PA0080026	Rating Area 7	No Preference	64 and over	825.30

2021 Rates Table Template v10.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	67430			
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
67430PA0070026	Rating Area 1	No Preference	0-14	266.35
67430PA0070026	Rating Area 1	No Preference	15	290.03
67430PA0070026	Rating Area 1	No Preference	16	299.08
67430PA0070026	Rating Area 1	No Preference	17	308.13
67430PA0070026	Rating Area 1	No Preference	18	317.88
67430PA0070026	Rating Area 1	No Preference	19	327.63
67430PA0070026	Rating Area 1	No Preference	20	337.72
67430PA0070026	Rating Area 1	No Preference	21	348.17
67430PA0070026	Rating Area 1	No Preference	22	348.17
67430PA0070026	Rating Area 1	No Preference	23	348.17
67430PA0070026	Rating Area 1	No Preference	24	348.17
67430PA0070026	Rating Area 1	No Preference	25	349.56
67430PA0070026	Rating Area 1	No Preference	26	356.53
67430PA0070026	Rating Area 1	No Preference	27	364.88
67430PA0070026	Rating Area 1	No Preference	28	378.46
67430PA0070026	Rating Area 1	No Preference	29	389.60
67430PA0070026	Rating Area 1	No Preference	30	395.17
67430PA0070026	Rating Area 1	No Preference	31	403.53
67430PA0070026	Rating Area 1	No Preference	32	411.89
67430PA0070026	Rating Area 1	No Preference	33	417.11
67430PA0070026	Rating Area 1	No Preference	34	422.68
67430PA0070026	Rating Area 1	No Preference	35	425.46
67430PA0070026	Rating Area 1	No Preference	36	428.25
67430PA0070026	Rating Area 1	No Preference	37	431.03
67430PA0070026	Rating Area 1	No Preference	38	433.82
67430PA0070026	Rating Area 1	No Preference	39	439.39
67430PA0070026	Rating Area 1	No Preference	40	444.96
67430PA0070026	Rating Area 1	No Preference	41	453.32
67430PA0070026	Rating Area 1	No Preference	42	461.33
67430PA0070026	Rating Area 1	No Preference	43	472.47
67430PA0070026	Rating Area 1	No Preference	44	486.39
67430PA0070026	Rating Area 1	No Preference	45	502.76
67430PA0070026	Rating Area 1	No Preference	46	522.26
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67430PA0070026	Rating Area 1	No Preference	48	569.26
67430PA0070026	Rating Area 1	No Preference	49	593.98
67430PA0070026	Rating Area 1	No Preference	50	621.83
67430PA0070026	Rating Area 1	No Preference	51	649.34
67430PA0070026	Rating Area 1	No Preference	52	679.63
67430PA0070026	Rating Area 1	No Preference	53	710.27
67430PA0070026	Rating Area 1	No Preference	54	743.34
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67430PA0070026	Rating Area 1	No Preference	57	848.49
67430PA0070026	Rating Area 1	No Preference	58	887.14
67430PA0070026	Rating Area 1	No Preference	59	906.29
67430PA0070026	Rating Area 1	No Preference	60	944.93
67430PA0070026	Rating Area 1	No Preference	61	978.36
67430PA0070026	Rating Area 1	No Preference	62	1000.29
67430PA0070026	Rating Area 1	No Preference	63	1027.80
67430PA0070026	Rating Area 1	No Preference	64 and over	1044.51
67430PA0070026	Rating Area 5	No Preference	0-14	282.74
67430PA0070026	Rating Area 5	No Preference	15	307.88
67430PA0070026	Rating Area 5	No Preference	16	317.49
67430PA0070026	Rating Area 5	No Preference	17	327.10
67430PA0070026	Rating Area 5	No Preference	18	337.44
67430PA0070026	Rating Area 5	No Preference	19	347.79
67430PA0070026	Rating Area 5	No Preference	20	358.51
67430PA0070026	Rating Area 5	No Preference	21	369.60
67430PA0070026	Rating Area 5	No Preference	22	369.60
67430PA0070026	Rating Area 5	No Preference	23	369.60
67430PA0070026	Rating Area 5	No Preference	24	369.60
67430PA0070026	Rating Area 5	No Preference	25	371.08
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67430PA0070026	Rating Area 5	No Preference	29	413.58
67430PA0070026	Rating Area 5	No Preference	30	419.50
67430PA0070026	Rating Area 5	No Preference	31	428.37
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67430PA0070026	Rating Area 5	No Preference	33	442.78
67430PA0070026	Rating Area 5	No Preference	34	448.69
67430PA0070026	Rating Area 5	No Preference	35	451.65
67430PA0070026	Rating Area 5	No Preference	36	454.61
67430PA0070026	Rating Area 5	No Preference	37	457.56
67430PA0070026	Rating Area 5	No Preference	38	460.52
67430PA0070026	Rating Area 5	No Preference	39	466.44
67430PA0070026	Rating Area 5	No Preference	40	472.35
67430PA0070026	Rating Area 5	No Preference	41	481.22
67430PA0070026	Rating Area 5	No Preference	42	489.72
67430PA0070026	Rating Area 5	No Preference	43	501.55
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	67430PA0070031	Rating Area 5	No Preference	61	890.71
	67430PA0070031	Rating Area 5	No Preference	62	910.68
	67430PA0070031	Rating Area 5	No Preference	63	935.72
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	Rating Area 1	No Preference	22	223.70
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	Rating Area 1	No Preference	27	234.44
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	67430PA0070034	Rating Area 1	No Preference	57	775.43
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	67430PA0070034	Rating Area 5	No Preference	33	404.66
	67430PA0070034	Rating Area 5	No Preference	34	410.06
	67430PA0070034	Rating Area 5	No Preference	35	412.77
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	67430PA0070034	Rating Area 5	No Preference	37	418.17
	67430PA0070034	Rating Area 5	No Preference	38	420.87
	67430PA0070034	Rating Area 5	No Preference	39	426.28
	67430PA0070034	Rating Area 5	No Preference	40	431.68
	67430PA0070034	Rating Area 5	No Preference	41	439.79
	67430PA0070034	Rating Area 5	No Preference	42	447.56
	67430PA0070034	Rating Area 5	No Preference	43	458.37
	67430PA0070034	Rating Area 5	No Preference	44	471.88
	67430PA0070034	Rating Area 5	No Preference	45	487.75
	67430PA0070034	Rating Area 5	No Preference	46	506.67
	67430PA0070034	Rating Area 5	No Preference	47	527.95
	67430PA0070034	Rating Area 5	No Preference	48	552.27
	67430PA0070034	Rating Area 5	No Preference	49	576.25
	67430PA0070034	Rating Area 5	No Preference	50	603.28
	67430PA0070034	Rating Area 5	No Preference	51	629.96
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	67430PA0070034	Rating Area 5	No Preference	54	721.16
	67430PA0070034	Rating Area 5	No Preference	55	753.25
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	67430PA0070034	Rating Area 5	No Preference	57	823.17
	67430PA0070034	Rating Area 5	No Preference	58	860.66
	67430PA0070034	Rating Area 5	No Preference	59	879.24
	67430PA0070034	Rating Area 5	No Preference	60	916.73
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	67430PA0070034	Rating Area 5	No Preference	62	970.44
	67430PA0070034	Rating Area 5	No Preference	63	997.13
	67430PA0070034	Rating Area 5	No Preference	64 and over	1013.34
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	67430PA0070037	Rating Area 1	No Preference	15	233.34
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	67430PA0070037	Rating Area 1	No Preference	17	247.91
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	67430PA0070037	Rating Area 1	No Preference	33	335.58
	67430PA0070037	Rating Area 1	No Preference	34	340.07

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	67430PA0070037	Rating Area 1	No Preference	37	346.79
	67430PA0070037	Rating Area 1	No Preference	38	349.03
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	67430PA0070037	Rating Area 1	No Preference	44	391.33
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	67430PA0070037	Rating Area 1	No Preference	46	420.18
	67430PA0070037	Rating Area 1	No Preference	47	437.83
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	67430PA0070037	Rating Area 1	No Preference	49	477.88
	67430PA0070037	Rating Area 1	No Preference	50	500.29
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	67430PA0070037	Rating Area 1	No Preference	52	546.79
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	67430PA0070037	Rating Area 1	No Preference	54	598.06
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	67430PA0070037	Rating Area 1	No Preference	57	682.65
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	67430PA0070037	Rating Area 1	No Preference	61	787.14
	67430PA0070037	Rating Area 1	No Preference	62	804.78
	67430PA0070037	Rating Area 1	No Preference	63	826.91
	67430PA0070037	Rating Area 1	No Preference	64 and over	840.36
	67430PA0070037	Rating Area 5	No Preference	0-14	227.48
	67430PA0070037	Rating Area 5	No Preference	15	247.70
	67430PA0070037	Rating Area 5	No Preference	16	255.43
	67430PA0070037	Rating Area 5	No Preference	17	263.16
	67430PA0070037	Rating Area 5	No Preference	18	271.49
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	67430PA0070037	Rating Area 5	No Preference	20	288.44
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	67430PA0070037	Rating Area 5	No Preference	46	446.04
	67430PA0070037	Rating Area 5	No Preference	47	464.77
	67430PA0070037	Rating Area 5	No Preference	48	486.18
	67430PA0070037	Rating Area 5	No Preference	49	507.30
	67430PA0070037	Rating Area 5	No Preference	50	531.08
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	67430PA0070037	Rating Area 5	No Preference	53	606.61
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	67430PA0070037	Rating Area 5	No Preference	55	663.11
	67430PA0070037	Rating Area 5	No Preference	56	693.74
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	67430PA0070037	Rating Area 5	No Preference	60	807.04
	67430PA0070037	Rating Area 5	No Preference	61	835.58
	67430PA0070037	Rating Area 5	No Preference	62	854.32
	67430PA0070037	Rating Area 5	No Preference	63	877.81
	67430PA0070037	Rating Area 5	No Preference	64 and over	892.08
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	67430PA0080019	Rating Area 1	No Preference	15	279.10
	67430PA0080019	Rating Area 1	No Preference	16	287.82
	67430PA0080019	Rating Area 1	No Preference	17	296.53
	67430PA0080019	Rating Area 1	No Preference	18	305.91
	67430PA0080019	Rating Area 1	No Preference	19	315.29
	67430PA0080019	Rating Area 1	No Preference	20	325.01
	67430PA0080019	Rating Area 1	No Preference	21	335.06
	67430PA0080019	Rating Area 1	No Preference	22	335.06
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	67430PA0080019	Rating Area 1	No Preference	27	351.14
	67430PA0080019	Rating Area 1	No Preference	28	364.21
	67430PA0080019	Rating Area 1	No Preference	29	374.93
	67430PA0080019	Rating Area 1	No Preference	30	380.29
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	Rating Area 1	No Preference	46	502.59
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	Rating Area 1	No Preference	53	683.52
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	Rating Area 1	No Preference	56	781.69
	Rating Area 1	No Preference	57	816.54
	Rating Area 1	No Preference	58	853.73
	Rating Area 1	No Preference	59	872.16
	Rating Area 1	No Preference	60	909.35
	Rating Area 1	No Preference	61	941.52
	Rating Area 1	No Preference	62	962.63
	Rating Area 1	No Preference	63	989.10
	Rating Area 1	No Preference	64 and over	1005.18
67430PA0080019	Rating Area 5	No Preference	0-14	272.10
67430PA0080019	Rating Area 5	No Preference	15	296.29
	Rating Area 5	No Preference	16	305.54
	Rating Area 5	No Preference	17	314.79
	Rating Area 5	No Preference	18	324.74
	Rating Area 5	No Preference	19	334.70
	Rating Area 5	No Preference	20	345.02
	Rating Area 5	No Preference	21	355.69
	Rating Area 5	No Preference	22	355.69
	Rating Area 5	No Preference	23	355.69
	Rating Area 5	No Preference	24	355.69
	Rating Area 5	No Preference	25	357.11
	Rating Area 5	No Preference	26	364.23
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	Rating Area 5	No Preference	54	759.40
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	Rating Area 5	No Preference	57	866.82
	Rating Area 5	No Preference	58	906.30
	Rating Area 5	No Preference	59	925.86
	Rating Area 5	No Preference	60	965.34
	Rating Area 5	No Preference	61	999.49
	Rating Area 5	No Preference	62	1021.90
	Rating Area 5	No Preference	63	1050.00
	Rating Area 5	No Preference	64 and over	1067.07
67430PA0080021	Rating Area 1	No Preference	0-14	258.31
67430PA0080021	Rating Area 1	No Preference	15	281.27
	Rating Area 1	No Preference	16	290.05
	Rating Area 1	No Preference	17	298.83
	Rating Area 1	No Preference	18	308.28
	Rating Area 1	No Preference	19	317.74
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	Rating Area 1	No Preference	23	337.66
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	Rating Area 1	No Preference	38	420.72
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	67430PA0080021	Rating Area 1	No Preference	54	720.90
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	67430PA0080021	Rating Area 1	No Preference	58	860.36
	67430PA0080021	Rating Area 1	No Preference	59	878.93
	67430PA0080021	Rating Area 1	No Preference	60	916.41
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	67430PA0080021	Rating Area 1	No Preference	62	970.10
	67430PA0080021	Rating Area 1	No Preference	63	996.77
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	67430PA0080021	Rating Area 5	No Preference	45	517.60
	67430PA0080021	Rating Area 5	No Preference	46	537.68
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	67430PA0080021	Rating Area 5	No Preference	50	640.19
	67430PA0080021	Rating Area 5	No Preference	51	668.51
	67430PA0080021	Rating Area 5	No Preference	52	699.69
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	67430PA0080021	Rating Area 5	No Preference	58	913.33
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	67430PA0080021	Rating Area 5	No Preference	61	1007.24
	67430PA0080021	Rating Area 5	No Preference	62	1029.83
	67430PA0080021	Rating Area 5	No Preference	63	1058.14
	67430PA0080021	Rating Area 5	No Preference	64 and over	1075.35
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	67430PA0080024	Rating Area 1	No Preference	17	254.15
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	67430PA0080024	Rating Area 1	No Preference	20	278.56
	67430PA0080024	Rating Area 1	No Preference	21	287.18
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	67430PA0080024	Rating Area 1	No Preference	23	287.18
	67430PA0080024	Rating Area 1	No Preference	24	287.18
	67430PA0080024	Rating Area 1	No Preference	25	288.33
	67430PA0080024	Rating Area 1	No Preference	26	294.07
	67430PA0080024	Rating Area 1	No Preference	27	300.96
	67430PA0080024	Rating Area 1	No Preference	28	312.16
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	67430PA0080024	Rating Area 1	No Preference	30	325.95
	67430PA0080024	Rating Area 1	No Preference	31	332.84
	67430PA0080024	Rating Area 1	No Preference	32	339.73
	67430PA0080024	Rating Area 1	No Preference	33	344.04
	67430PA0080024	Rating Area 1	No Preference	34	348.64
	67430PA0080024	Rating Area 1	No Preference	35	350.93
	67430PA0080024	Rating Area 1	No Preference	36	353.23
	67430PA0080024	Rating Area 1	No Preference	37	355.53
	67430PA0080024	Rating Area 1	No Preference	38	357.83
	67430PA0080024	Rating Area 1	No Preference	39	362.42
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	67430PA0080024	Rating Area 1	No Preference	41	373.91
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	67430PA0080024	Rating Area 1	No Preference	43	389.70
	67430PA0080024	Rating Area 1	No Preference	44	401.19
	67430PA0080024	Rating Area 1	No Preference	45	414.69
	67430PA0080024	Rating Area 1	No Preference	46	430.77
	67430PA0080024	Rating Area 1	No Preference	47	448.86
	67430PA0080024	Rating Area 1	No Preference	48	469.54
	67430PA0080024	Rating Area 1	No Preference	49	489.93
	67430PA0080024	Rating Area 1	No Preference	50	512.90
	67430PA0080024	Rating Area 1	No Preference	51	535.59
	67430PA0080024	Rating Area 1	No Preference	52	560.58
	67430PA0080024	Rating Area 1	No Preference	53	585.85
	67430PA0080024	Rating Area 1	No Preference	54	613.13
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	67430PA0080024	Rating Area 1	No Preference	58	731.73

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	67430PA0080024	Rating Area 1	No Preference	60	779.41
	67430PA0080024	Rating Area 1	No Preference	61	806.98
	67430PA0080024	Rating Area 1	No Preference	62	825.07
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	67430PA0080024	Rating Area 1	No Preference	64 and over	861.54
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	67430PA0080024	Rating Area 5	No Preference	18	278.35
	67430PA0080024	Rating Area 5	No Preference	19	286.88
	67430PA0080024	Rating Area 5	No Preference	20	295.72
	67430PA0080024	Rating Area 5	No Preference	21	304.87
	67430PA0080024	Rating Area 5	No Preference	22	304.87
	67430PA0080024	Rating Area 5	No Preference	23	304.87
	67430PA0080024	Rating Area 5	No Preference	24	304.87
	67430PA0080024	Rating Area 5	No Preference	25	306.09
	67430PA0080024	Rating Area 5	No Preference	26	312.19
	67430PA0080024	Rating Area 5	No Preference	27	319.50
	67430PA0080024	Rating Area 5	No Preference	28	331.39
	67430PA0080024	Rating Area 5	No Preference	29	341.15
	67430PA0080024	Rating Area 5	No Preference	30	346.03
	67430PA0080024	Rating Area 5	No Preference	31	353.34
	67430PA0080024	Rating Area 5	No Preference	32	360.66
	67430PA0080024	Rating Area 5	No Preference	33	365.23
	67430PA0080024	Rating Area 5	No Preference	34	370.11
	67430PA0080024	Rating Area 5	No Preference	35	372.55
	67430PA0080024	Rating Area 5	No Preference	36	374.99
	67430PA0080024	Rating Area 5	No Preference	37	377.43
	67430PA0080024	Rating Area 5	No Preference	38	379.87
	67430PA0080024	Rating Area 5	No Preference	39	384.75
	67430PA0080024	Rating Area 5	No Preference	40	389.62
	67430PA0080024	Rating Area 5	No Preference	41	396.94
	67430PA0080024	Rating Area 5	No Preference	42	403.95
	67430PA0080024	Rating Area 5	No Preference	43	413.71
	67430PA0080024	Rating Area 5	No Preference	44	425.90
	67430PA0080024	Rating Area 5	No Preference	45	440.23
	67430PA0080024	Rating Area 5	No Preference	46	457.31
	67430PA0080024	Rating Area 5	No Preference	47	476.51
	67430PA0080024	Rating Area 5	No Preference	48	498.46
	67430PA0080024	Rating Area 5	No Preference	49	520.11
	67430PA0080024	Rating Area 5	No Preference	50	544.50
	67430PA0080024	Rating Area 5	No Preference	51	568.58
	67430PA0080024	Rating Area 5	No Preference	52	595.11
	67430PA0080024	Rating Area 5	No Preference	53	621.93
	67430PA0080024	Rating Area 5	No Preference	54	650.90
	67430PA0080024	Rating Area 5	No Preference	55	679.86
	67430PA0080024	Rating Area 5	No Preference	56	711.26
	67430PA0080024	Rating Area 5	No Preference	57	742.97
	67430PA0080024	Rating Area 5	No Preference	58	776.81
	67430PA0080024	Rating Area 5	No Preference	59	793.58
	67430PA0080024	Rating Area 5	No Preference	60	827.42
	67430PA0080024	Rating Area 5	No Preference	61	856.68
	67430PA0080024	Rating Area 5	No Preference	62	875.89
	67430PA0080024	Rating Area 5	No Preference	63	899.98
	67430PA0080024	Rating Area 5	No Preference	64 and over	914.61
	67430PA0080025	Rating Area 1	No Preference	0-14	165.66
	67430PA0080025	Rating Area 1	No Preference	15	180.39
	67430PA0080025	Rating Area 1	No Preference	16	186.02
	67430PA0080025	Rating Area 1	No Preference	17	191.65
	67430PA0080025	Rating Area 1	No Preference	18	197.71
	67430PA0080025	Rating Area 1	No Preference	19	203.77
	67430PA0080025	Rating Area 1	No Preference	20	210.05
	67430PA0080025	Rating Area 1	No Preference	21	216.55
	67430PA0080025	Rating Area 1	No Preference	22	216.55
	67430PA0080025	Rating Area 1	No Preference	23	216.55
	67430PA0080025	Rating Area 1	No Preference	24	216.55
	67430PA0080025	Rating Area 1	No Preference	25	217.42
	67430PA0080025	Rating Area 1	No Preference	26	221.75
	67430PA0080025	Rating Area 1	No Preference	27	226.94
	67430PA0080025	Rating Area 1	No Preference	28	235.39
	67430PA0080025	Rating Area 1	No Preference	29	242.32
	67430PA0080025	Rating Area 1	No Preference	30	245.78
	67430PA0080025	Rating Area 1	No Preference	31	250.98
	67430PA0080025	Rating Area 1	No Preference	32	256.18
	67430PA0080025	Rating Area 1	No Preference	33	259.43
	67430PA0080025	Rating Area 1	No Preference	34	262.89
	67430PA0080025	Rating Area 1	No Preference	35	264.62
	67430PA0080025	Rating Area 1	No Preference	36	266.36
	67430PA0080025	Rating Area 1	No Preference	37	268.09
	67430PA0080025	Rating Area 1	No Preference	38	269.82
	67430PA0080025	Rating Area 1	No Preference	39	273.29
	67430PA0080025	Rating Area 1	No Preference	40	276.75
	67430PA0080025	Rating Area 1	No Preference	41	281.95
	67430PA0080025	Rating Area 1	No Preference	42	286.93
	67430PA0080025	Rating Area 1	No Preference	43	293.86
	67430PA0080025	Rating Area 1	No Preference	44	302.52
	67430PA0080025	Rating Area 1	No Preference	45	312.70
	67430PA0080025	Rating Area 1	No Preference	46	324.83
	67430PA0080025	Rating Area 1	No Preference	47	338.47
	67430PA0080025	Rating Area 1	No Preference	48	354.06
	67430PA0080025	Rating Area 1	No Preference	49	369.43
	67430PA0080025	Rating Area 1	No Preference	50	386.76
	67430PA0080025	Rating Area 1	No Preference	51	403.87
	67430PA0080025	Rating Area 1	No Preference	52	422.71
	67430PA0080025	Rating Area 1	No Preference	53	441.76
	67430PA0080025	Rating Area 1	No Preference	54	462.33
	67430PA0080025	Rating Area 1	No Preference	55	482.91
	67430PA0080025	Rating Area 1	No Preference	56	505.21
	67430PA0080025	Rating Area 1	No Preference	57	527.73
	67430PA0080025	Rating Area 1	No Preference	58	551.77
	67430PA0080025	Rating Area 1	No Preference	59	563.68
	67430PA0080025	Rating Area 1	No Preference	60	587.72
	67430PA0080025	Rating Area 1	No Preference	61	608.51
	67430PA0080025	Rating Area 1	No Preference	62	622.15
	67430PA0080025	Rating Area 1	No Preference	63	639.26
	67430PA0080025	Rating Area 1	No Preference	64 and over	649.65
	67430PA0080025	Rating Area 5	No Preference	0-14	175.87
	67430PA0080025	Rating Area 5	No Preference	15	191.50

67430PA0080025	Rating Area 5	No Preference	16	197.48
	Rating Area 5	No Preference	17	203.45
	Rating Area 5	No Preference	18	209.89
	Rating Area 5	No Preference	19	216.33
	Rating Area 5	No Preference	20	222.99
	Rating Area 5	No Preference	21	229.89
	Rating Area 5	No Preference	22	229.89
	Rating Area 5	No Preference	23	229.89
	Rating Area 5	No Preference	24	229.89
	Rating Area 5	No Preference	25	230.81
	Rating Area 5	No Preference	26	235.41
	Rating Area 5	No Preference	27	240.92
	Rating Area 5	No Preference	28	249.89
	Rating Area 5	No Preference	29	257.25
	Rating Area 5	No Preference	30	260.93
	Rating Area 5	No Preference	31	266.44
	Rating Area 5	No Preference	32	271.96
	Rating Area 5	No Preference	33	275.41
	Rating Area 5	No Preference	34	279.09
	Rating Area 5	No Preference	35	280.93
	Rating Area 5	No Preference	36	282.76
	Rating Area 5	No Preference	37	284.60
	Rating Area 5	No Preference	38	286.44
	Rating Area 5	No Preference	39	290.12
	Rating Area 5	No Preference	40	293.80
	Rating Area 5	No Preference	41	299.32
	Rating Area 5	No Preference	42	304.60
	Rating Area 5	No Preference	43	311.96
	Rating Area 5	No Preference	44	321.16
	Rating Area 5	No Preference	45	331.96
	Rating Area 5	No Preference	46	344.84
	Rating Area 5	No Preference	47	359.32
	Rating Area 5	No Preference	48	375.87
	Rating Area 5	No Preference	49	392.19
	Rating Area 5	No Preference	50	410.58
	Rating Area 5	No Preference	51	428.74
	Rating Area 5	No Preference	52	448.75
	Rating Area 5	No Preference	53	468.98
	Rating Area 5	No Preference	54	490.82
	Rating Area 5	No Preference	55	512.65
	Rating Area 5	No Preference	56	536.33
	Rating Area 5	No Preference	57	560.24
	Rating Area 5	No Preference	58	585.76
	Rating Area 5	No Preference	59	598.40
	Rating Area 5	No Preference	60	623.92
	Rating Area 5	No Preference	61	645.99
	Rating Area 5	No Preference	62	660.47
	Rating Area 5	No Preference	63	678.64
	Rating Area 5	No Preference	64 and over	689.67
67430PA0080026	Rating Area 7	No Preference	0-14	212.57
67430PA0080026	Rating Area 7	No Preference	15	231.47
67430PA0080026	Rating Area 7	No Preference	16	238.69
67430PA0080026	Rating Area 7	No Preference	17	245.91
67430PA0080026	Rating Area 7	No Preference	18	253.70
67430PA0080026	Rating Area 7	No Preference	19	261.48
67430PA0080026	Rating Area 7	No Preference	20	269.53
67430PA0080026	Rating Area 7	No Preference	21	277.87
67430PA0080026	Rating Area 7	No Preference	22	277.87
67430PA0080026	Rating Area 7	No Preference	23	277.87
67430PA0080026	Rating Area 7	No Preference	24	277.87
67430PA0080026	Rating Area 7	No Preference	25	278.98
67430PA0080026	Rating Area 7	No Preference	26	284.54
67430PA0080026	Rating Area 7	No Preference	27	291.21
67430PA0080026	Rating Area 7	No Preference	28	302.04
67430PA0080026	Rating Area 7	No Preference	29	310.94
67430PA0080026	Rating Area 7	No Preference	30	315.38
67430PA0080026	Rating Area 7	No Preference	31	322.05
67430PA0080026	Rating Area 7	No Preference	32	328.72
67430PA0080026	Rating Area 7	No Preference	33	332.89
67430PA0080026	Rating Area 7	No Preference	34	337.33
67430PA0080026	Rating Area 7	No Preference	35	339.56
67430PA0080026	Rating Area 7	No Preference	36	341.78
67430PA0080026	Rating Area 7	No Preference	37	344.00
67430PA0080026	Rating Area 7	No Preference	38	346.23
67430PA0080026	Rating Area 7	No Preference	39	350.67
67430PA0080026	Rating Area 7	No Preference	40	355.12
67430PA0080026	Rating Area 7	No Preference	41	361.79
67430PA0080026	Rating Area 7	No Preference	42	368.18
67430PA0080026	Rating Area 7	No Preference	43	377.07
67430PA0080026	Rating Area 7	No Preference	44	388.18
67430PA0080026	Rating Area 7	No Preference	45	401.24
67430PA0080026	Rating Area 7	No Preference	46	416.81
67430PA0080026	Rating Area 7	No Preference	47	434.31
67430PA0080026	Rating Area 7	No Preference	48	454.32
67430PA0080026	Rating Area 7	No Preference	49	474.05
67430PA0080026	Rating Area 7	No Preference	50	496.28
67430PA0080026	Rating Area 7	No Preference	51	518.23
67430PA0080026	Rating Area 7	No Preference	52	542.40
67430PA0080026	Rating Area 7	No Preference	53	566.85
67430PA0080026	Rating Area 7	No Preference	54	593.25
67430PA0080026	Rating Area 7	No Preference	55	619.65
67430PA0080026	Rating Area 7	No Preference	56	648.27
67430PA0080026	Rating Area 7	No Preference	57	677.17
67430PA0080026	Rating Area 7	No Preference	58	708.01
67430PA0080026	Rating Area 7	No Preference	59	723.30
67430PA0080026	Rating Area 7	No Preference	60	754.14
67430PA0080026	Rating Area 7	No Preference	61	780.81
67430PA0080026	Rating Area 7	No Preference	62	798.32
67430PA0080026	Rating Area 7	No Preference	63	820.27
67430PA0080026	Rating Area 7	No Preference	64 and over	833.61

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
\$ 36,776,378	\$ -	\$ 61,908	\$ 1,151,229	\$ 40,586,232	93.4%

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	
Allowed Quarterly Trend	Weighted Claims Trend Applied
0.00%	1.8%
0.00%	
0.00%	
1.01%	<--Quarterly Trend
1.01%	
1.01%	
2.03%	
2.03%	
2.03%	
3.06%	
3.06%	

Annual Trend to use in Table 5A
4.10%

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	23.05%	0.945	1.089
2	0.00%		
3	0.00%		
4	0.00%		
5	29.60%	1.003	
6	0.00%		
7	47.35%	1.212	
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
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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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2016	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2017	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2018	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2019	74,673	\$1,703,399	\$26,774,498	-\$8,451,573	\$24,511,437	\$4,485,113	-\$2,263,061	-\$364

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 1	67430PA0070026	N		0		\$ 357.61	-3.0%
Plan 2	67430PA0070028	N		0		\$ 359.98	
Plan 3	67430PA0070031	N		0		\$ 306.69	
Plan 4	67430PA0070032	N		0		\$ 229.77	
Plan 5	67430PA0070034	N		0		\$ 326.82	
Plan 6	67430PA0070037	N		0		\$ 287.71	
Plan 7	67430PA0080019	N		0		\$ 344.15	
Plan 8	67430PA0080021	N		0		\$ 346.82	
Plan 9	67430PA0080024	N		0		\$ 294.97	
Plan 10	67430PA0080025	N		0		\$ 222.43	
Plan 11	67430PA0080026	N		0		\$ 222.43	
Plan 12	67430PA0070008	DNM		0	\$ 376.59		
Plan 13	67430PA0070009	DNM		0	\$ 254.40		
Plan 14	67430PA0070010	DNM		0	\$ 248.73		
Plan 15	67430PA0070011	DNM		0	\$ 204.72		
Plan 16	67430PA0070012	DNM		0	\$ 208.72		
Plan 17	67430PA0070013	DNM		0	\$ 247.89		
Plan 18	67430PA0070014	DNM		0	\$ 216.67		
Plan 19	67430PA0070015	DM	67430PA0080026	0	\$ 376.59	\$ 222.43	
Plan 20	67430PA0070016	DM	67430PA0080026	17	\$ 254.40	\$ 222.43	
Plan 21	67430PA0070017	DM	67430PA0080026	12	\$ 248.73	\$ 222.43	
Plan 22	67430PA0070018	DM	67430PA0080026	10	\$ 204.72	\$ 222.43	
Plan 23	67430PA0070019	DM	67430PA0080026	3	\$ 208.72	\$ 222.43	
Plan 24	67430PA0070020	DM	67430PA0080026	1	\$ 247.89	\$ 222.43	
Plan 25	67430PA0070021	DM	67430PA0080026	10	\$ 216.67	\$ 222.43	
Plan 26	67430PA0070022	DNM		0	\$ 247.89		
Plan 27	67430PA0070023	DM	67430PA0080026	0	\$ 247.89	\$ 222.43	
Plan 28	67430PA0070024	DNM		0	\$ 216.88		
Plan 29	67430PA0070025	DM	67430PA0080026	1	\$ 216.88	\$ 222.43	
Plan 30	67430PA0080001	DNM		0	\$ 352.04		
Plan 31	67430PA0080002	DNM		0	\$ 243.61		
Plan 32	67430PA0080003	DNM		0	\$ 238.62		
Plan 33	67430PA0080004	DNM		0	\$ 178.84		
Plan 34	67430PA0080005	DNM		0	\$ 199.75		
Plan 35	67430PA0080006	DNM		0	\$ 189.60		
Plan 36	67430PA0080007	DNM		0	\$ 234.01		
Plan 37	67430PA0080008	DM	67430PA0080026	0	\$ 352.04	\$ 222.43	
Plan 38	67430PA0080009	DM	67430PA0080026	20	\$ 243.61	\$ 222.43	
Plan 39	67430PA0080010	DM	67430PA0080026	0	\$ 238.62	\$ 222.43	
Plan 40	67430PA0080011	DM	67430PA0080026	0	\$ 178.84	\$ 222.43	
Plan 41	67430PA0080012	DM	67430PA0080026	0	\$ 199.75	\$ 222.43	
Plan 42	67430PA0080013	DM	67430PA0080026	3	\$ 189.60	\$ 222.43	
Plan 43	67430PA0080014	DM	67430PA0080026	2	\$ 234.01	\$ 222.43	
Plan 44	67430PA0080015	DNM		0	\$ 246.72		
Plan 45	67430PA0080016	DM	67430PA0080026	0	\$ 246.72	\$ 222.43	
Plan 46	67430PA0080017	DNM		0	\$ 197.71		
Plan 47	67430PA0080018	DM	67430PA0080026	13	\$ 197.71	\$ 222.43	

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 1	67430PA0070026	N		0		\$ 361.22	-2.87%
Plan 2	67430PA0070028	N		0		\$ 363.61	
Plan 3	67430PA0070031	N		0		\$ 309.79	
Plan 4	67430PA0070032	N		0		\$ 232.09	
Plan 5	67430PA0070034	N		0		\$ 330.12	
Plan 6	67430PA0070037	N		0		\$ 290.62	
Plan 7	67430PA0080019	N		0		\$ 347.62	
Plan 8	67430PA0080021	N		0		\$ 350.32	
Plan 9	67430PA0080024	N		0		\$ 297.95	
Plan 10	67430PA0080025	N		0		\$ 224.68	
Plan 11	67430PA0080026	N		0		\$ 224.68	
Plan 12	67430PA0070008	DNM		0	\$ 379.94		
Plan 13	67430PA0070009	DNM		0	\$ 256.66		
Plan 14	67430PA0070010	DNM		0	\$ 250.94		
Plan 15	67430PA0070011	DNM		0	\$ 206.54		
Plan 16	67430PA0070012	DNM		0	\$ 210.58		
Plan 17	67430PA0070013	DNM		0	\$ 250.09		
Plan 18	67430PA0070014	DNM		0	\$ 218.60		
Plan 19	67430PA0070015	DM	67430PA0080026	0	\$ 379.94	\$ 224.68	
Plan 20	67430PA0070016	DM	67430PA0080026	17	\$ 256.66	\$ 224.68	
Plan 21	67430PA0070017	DM	67430PA0080026	12	\$ 250.94	\$ 224.68	
Plan 22	67430PA0070018	DM	67430PA0080026	10	\$ 206.54	\$ 224.68	
Plan 23	67430PA0070019	DM	67430PA0080026	3	\$ 210.58	\$ 224.68	
Plan 24	67430PA0070020	DM	67430PA0080026	1	\$ 250.09	\$ 224.68	
Plan 25	67430PA0070021	DM	67430PA0080026	10	\$ 218.60	\$ 224.68	
Plan 26	67430PA0070022	DNM		0	\$ 250.09		
Plan 27	67430PA0070023	DM	67430PA0080026	0	\$ 250.09	\$ 224.68	
Plan 28	67430PA0070024	DNM		0	\$ 218.80		
Plan 29	67430PA0070025	DM	67430PA0080026	1	\$ 218.80	\$ 224.68	
Plan 30	67430PA0080001	DNM		0	\$ 355.17		
Plan 31	67430PA0080002	DNM		0	\$ 245.77		
Plan 32	67430PA0080003	DNM		0	\$ 240.75		
Plan 33	67430PA0080004	DNM		0	\$ 180.43		
Plan 34	67430PA0080005	DNM		0	\$ 201.52		
Plan 35	67430PA0080006	DNM		0	\$ 191.28		
Plan 36	67430PA0080007	DNM		0	\$ 236.09		
Plan 37	67430PA0080008	DM	67430PA0080026	0	\$ 355.17	\$ 224.68	
Plan 38	67430PA0080009	DM	67430PA0080026	20	\$ 245.77	\$ 224.68	
Plan 39	67430PA0080010	DM	67430PA0080026	0	\$ 240.75	\$ 224.68	
Plan 40	67430PA0080011	DM	67430PA0080026	0	\$ 180.43	\$ 224.68	
Plan 41	67430PA0080012	DM	67430PA0080026	0	\$ 201.52	\$ 224.68	
Plan 42	67430PA0080013	DM	67430PA0080026	3	\$ 191.28	\$ 224.68	
Plan 43	67430PA0080014	DM	67430PA0080026	2	\$ 236.09	\$ 224.68	
Plan 44	67430PA0080015	DNM		0	\$ 248.91		
Plan 45	67430PA0080016	DM	67430PA0080026	0	\$ 248.91	\$ 224.68	
Plan 46	67430PA0080017	DNM		0	\$ 199.47		
Plan 47	67430PA0080018	DM	67430PA0080026	13	\$ 199.47	\$ 224.68	

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 1	67430PA0070026	N		0		\$ 364.87	-2.75%
Plan 2	67430PA0070028	N		0		\$ 367.28	
Plan 3	67430PA0070031	N		0		\$ 312.92	
Plan 4	67430PA0070032	N		0		\$ 234.43	
Plan 5	67430PA0070034	N		0		\$ 333.45	
Plan 6	67430PA0070037	N		0		\$ 293.56	
Plan 7	67430PA0080019	N		0		\$ 351.13	
Plan 8	67430PA0080021	N		0		\$ 353.86	
Plan 9	67430PA0080024	N		0		\$ 300.96	
Plan 10	67430PA0080025	N		0		\$ 226.94	
Plan 11	67430PA0080026	N		0		\$ 226.94	
Plan 12	67430PA0070008	DNM		0	\$ 383.31		
Plan 13	67430PA0070009	DNM		0	\$ 258.94		
Plan 14	67430PA0070010	DNM		0	\$ 253.17		
Plan 15	67430PA0070011	DNM		0	\$ 208.38		
Plan 16	67430PA0070012	DNM		0	\$ 212.45		
Plan 17	67430PA0070013	DNM		0	\$ 252.32		
Plan 18	67430PA0070014	DNM		0	\$ 220.54		
Plan 19	67430PA0070015	DM	67430PA0080026	0	\$ 383.31	\$ 226.94	
Plan 20	67430PA0070016	DM	67430PA0080026	17	\$ 258.94	\$ 226.94	
Plan 21	67430PA0070017	DM	67430PA0080026	12	\$ 253.17	\$ 226.94	
Plan 22	67430PA0070018	DM	67430PA0080026	10	\$ 208.38	\$ 226.94	
Plan 23	67430PA0070019	DM	67430PA0080026	3	\$ 212.45	\$ 226.94	
Plan 24	67430PA0070020	DM	67430PA0080026	1	\$ 252.32	\$ 226.94	
Plan 25	67430PA0070021	DM	67430PA0080026	10	\$ 220.54	\$ 226.94	
Plan 26	67430PA0070022	DNM		0	\$ 252.32		
Plan 27	67430PA0070023	DM	67430PA0080026	0	\$ 252.32	\$ 226.94	
Plan 28	67430PA0070024	DNM		0	\$ 220.75		
Plan 29	67430PA0070025	DM	67430PA0080026	1	\$ 220.75	\$ 226.94	
Plan 30	67430PA0080001	DNM		0	\$ 358.33		
Plan 31	67430PA0080002	DNM		0	\$ 247.96		
Plan 32	67430PA0080003	DNM		0	\$ 242.89		
Plan 33	67430PA0080004	DNM		0	\$ 182.03		
Plan 34	67430PA0080005	DNM		0	\$ 203.32		
Plan 35	67430PA0080006	DNM		0	\$ 192.98		
Plan 36	67430PA0080007	DNM		0	\$ 238.19		
Plan 37	67430PA0080008	DM	67430PA0080026	0	\$ 358.33	\$ 226.94	
Plan 38	67430PA0080009	DM	67430PA0080026	20	\$ 247.96	\$ 226.94	
Plan 39	67430PA0080010	DM	67430PA0080026	0	\$ 242.89	\$ 226.94	
Plan 40	67430PA0080011	DM	67430PA0080026	0	\$ 182.03	\$ 226.94	
Plan 41	67430PA0080012	DM	67430PA0080026	0	\$ 203.32	\$ 226.94	
Plan 42	67430PA0080013	DM	67430PA0080026	3	\$ 192.98	\$ 226.94	
Plan 43	67430PA0080014	DM	67430PA0080026	2	\$ 238.19	\$ 226.94	
Plan 44	67430PA0080015	DNM		0	\$ 251.12		
Plan 45	67430PA0080016	DM	67430PA0080026	0	\$ 251.12	\$ 226.94	
Plan 46	67430PA0080017	DNM		0	\$ 201.24		
Plan 47	67430PA0080018	DM	67430PA0080026	13	\$ 201.24	\$ 226.94	

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 1	67430PA0070026	N		0		\$ 368.56	-8.95%
Plan 2	67430PA0070028	N		0		\$ 370.99	
Plan 3	67430PA0070031	N		0		\$ 316.08	
Plan 4	67430PA0070032	N		0		\$ 236.80	
Plan 5	67430PA0070034	N		0		\$ 336.82	
Plan 6	67430PA0070037	N		0		\$ 296.52	
Plan 7	67430PA0080019	N		0		\$ 354.68	
Plan 8	67430PA0080021	N		0		\$ 357.44	
Plan 9	67430PA0080024	N		0		\$ 304.00	
Plan 10	67430PA0080025	N		0		\$ 229.24	
Plan 11	67430PA0080026	N		0		\$ 229.24	
Plan 12	67430PA0070008	DNM		0	\$ 413.55		
Plan 13	67430PA0070009	DNM		0	\$ 279.37		
Plan 14	67430PA0070010	DNM		0	\$ 273.15		
Plan 15	67430PA0070011	DNM		0	\$ 224.81		
Plan 16	67430PA0070012	DNM		0	\$ 229.21		
Plan 17	67430PA0070013	DNM		0	\$ 272.22		
Plan 18	67430PA0070014	DNM		0	\$ 237.94		
Plan 19	67430PA0070015	DM	67430PA0080026	0	\$ 413.55	\$ 229.24	
Plan 20	67430PA0070016	DM	67430PA0080026	17	\$ 279.37	\$ 229.24	
Plan 21	67430PA0070017	DM	67430PA0080026	12	\$ 273.15	\$ 229.24	
Plan 22	67430PA0070018	DM	67430PA0080026	10	\$ 224.81	\$ 229.24	
Plan 23	67430PA0070019	DM	67430PA0080026	3	\$ 229.21	\$ 229.24	
Plan 24	67430PA0070020	DM	67430PA0080026	1	\$ 272.22	\$ 229.24	
Plan 25	67430PA0070021	DM	67430PA0080026	10	\$ 237.94	\$ 229.24	
Plan 26	67430PA0070022	DNM		0	\$ 272.22		
Plan 27	67430PA0070023	DM	67430PA0080026	0	\$ 272.22	\$ 229.24	
Plan 28	67430PA0070024	DNM		0	\$ 238.16		
Plan 29	67430PA0070025	DM	67430PA0080026	1	\$ 238.16	\$ 229.24	
Plan 30	67430PA0080001	DNM		0	\$ 386.60		
Plan 31	67430PA0080002	DNM		0	\$ 267.52		
Plan 32	67430PA0080003	DNM		0	\$ 262.05		
Plan 33	67430PA0080004	DNM		0	\$ 196.39		
Plan 34	67430PA0080005	DNM		0	\$ 219.36		
Plan 35	67430PA0080006	DNM		0	\$ 208.21		
Plan 36	67430PA0080007	DNM		0	\$ 256.98		
Plan 37	67430PA0080008	DM	67430PA0080026	0	\$ 386.60	\$ 229.24	
Plan 38	67430PA0080009	DM	67430PA0080026	20	\$ 267.52	\$ 229.24	
Plan 39	67430PA0080010	DM	67430PA0080026	0	\$ 262.05	\$ 229.24	
Plan 40	67430PA0080011	DM	67430PA0080026	0	\$ 196.39	\$ 229.24	
Plan 41	67430PA0080012	DM	67430PA0080026	0	\$ 219.36	\$ 229.24	
Plan 42	67430PA0080013	DM	67430PA0080026	3	\$ 208.21	\$ 229.24	
Plan 43	67430PA0080014	DM	67430PA0080026	2	\$ 256.98	\$ 229.24	
Plan 44	67430PA0080015	DNM		0	\$ 270.93		
Plan 45	67430PA0080016	DM	67430PA0080026	0	\$ 270.93	\$ 229.24	
Plan 46	67430PA0080017	DNM		0	\$ 217.11		
Plan 47	67430PA0080018	DM	67430PA0080026	13	\$ 217.11	\$ 229.24	

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*	67430						
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 Benefits Small Group ACA Filing – UPMC-132364942

1. The cover letter and Part II rate justification indicate that the average rate change requested is -3.0%, with the range varying from -40.9% to 24.4%. However, Worksheet II of the URRT shows an average rate change of 0.0% as all 2021 plans are listed as new. 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 platinum SCID 67430PA0070015 for which the 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.

2. 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.

3. The estimated experience period risk adjustment is \$0.00 PMPM per the URRT. The independent estimates calculated by the PID suggests that the experience period risk adjustment amount is -\$12.89 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 we've observed in recent years, which is why \$0.00 was deemed to be an appropriate risk adjustment PMPM for the projection period.

4. 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.

5. Please provide additional support for, including a numerical development of, the proposed geographic factors included in Exhibit 4, specifically for Rating Area 7 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).

6. 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.

7. 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.

8. 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.

9. 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.

10. 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 Benefits Small Group ACA Filing – UPMC-132364942

1. 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 3 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.

2. The response to Question 5 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.

3. The response to Question 6 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 Laverty, FSA, MAAA
Actuary
Bureau of Accident & Health Insurance

Conclusion:

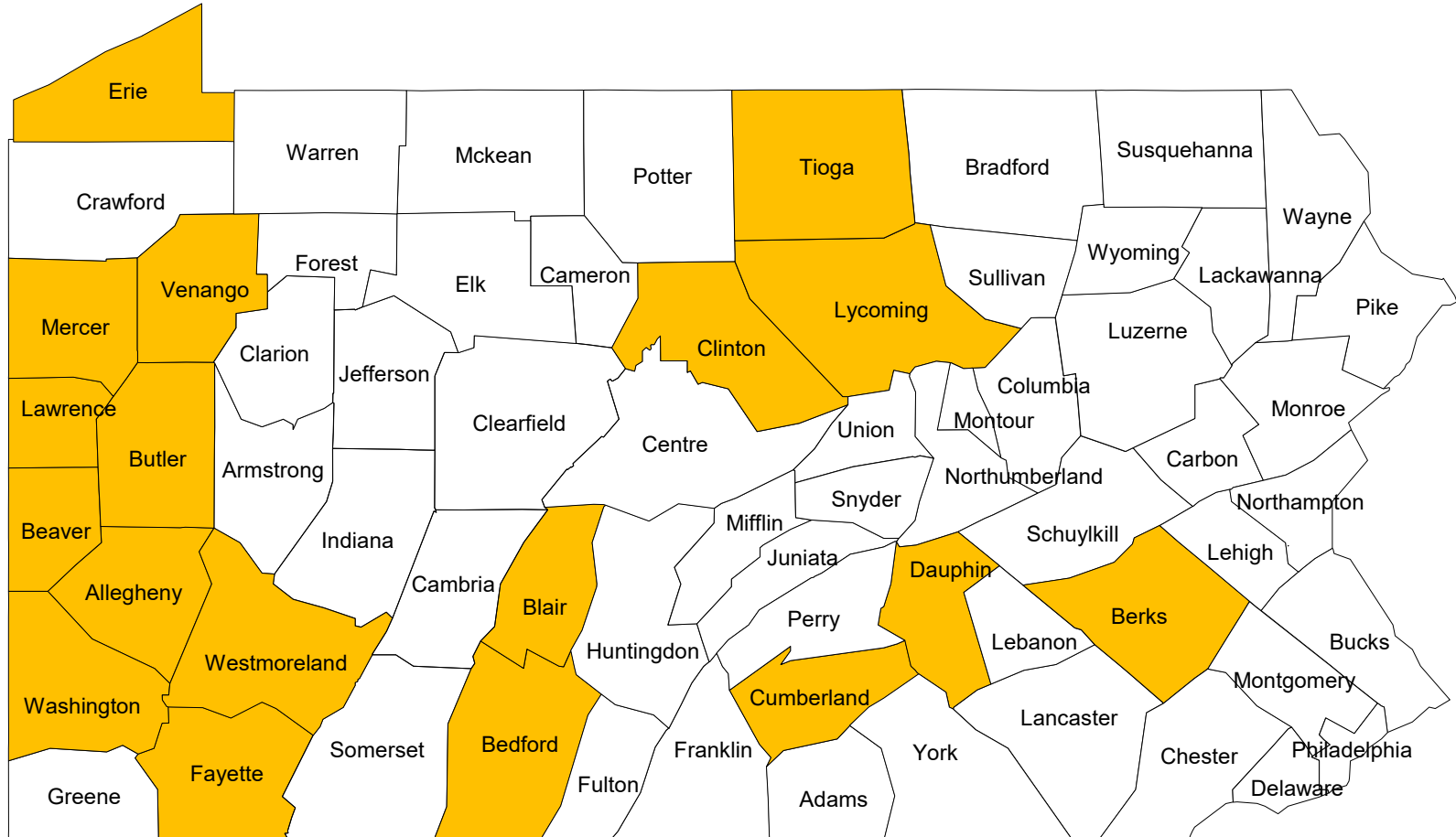
Sincerely,

Jim Laverty

2020 Service Area

Issuer: UPMC Health Benefits

Market: Small Group



Key (modify as needed)



:On-exchange service area

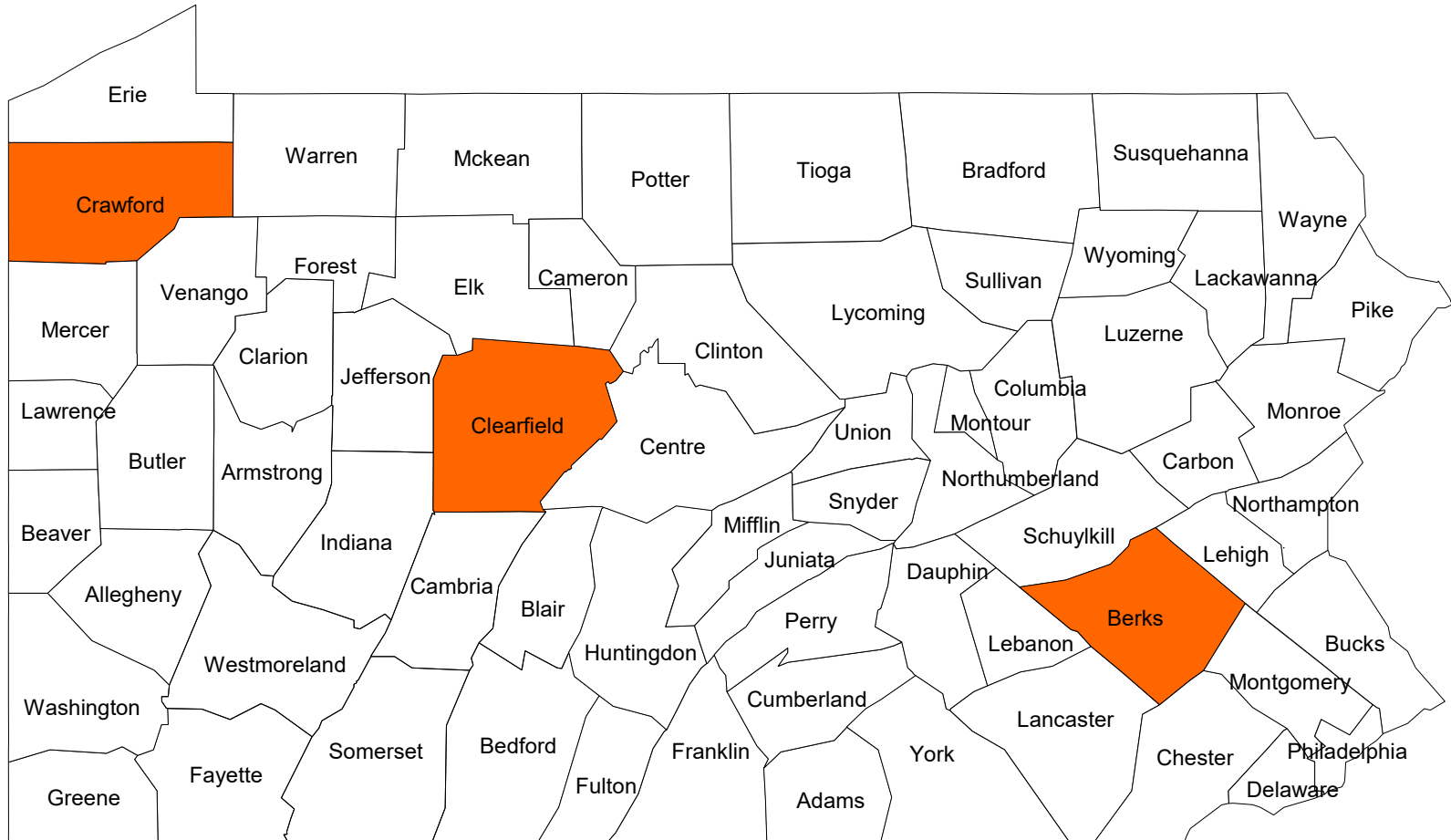


:Off-exchange service area

2021 Service Area

Issuer: UPMC Health Benefits

Market: Small Group



Key (modify as needed)



:On-exchange service area



:Off-exchange service area