



June 1, 2022

Mr. Michael Humphreys
Acting Insurance Commissioner
Bureau of Life, Accident & Health Insurance
1326 Strawberry Square
Harrisburg, PA 17120

Re:	Aetna Life Insurance Company
NAIC #:	60054
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2023
Avg rate change requested:	-12.3%
Range of rate change requested:	-12.3%- -12.3%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	145
Current # policyholders:	81
Number of plans offered vs 2022:	1 in 2022; 1 in 2023
2022 Avg rate change:	-22.1%
HIOS Issuer ID / Binder #:	33906 / AETN-PA23-125113333
Rate Filing Tracking Number:	AETN-133266601
Policy Form(s):	AL SG HGrpPol-1A 01 AL SG HCOC-2023-EPO 07 AL SG SOB EPO 14050543 07
Form Filing Tracking Number:	AETN-133257307

Dear Mr. Humphreys:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of Pennsylvania for effective dates of January 1, 2023 and later. This filing is being provided to comply with regulatory rate filing requirements and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of Pennsylvania off-Exchange marketplace effective January 1, 2023.



All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes, we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,

A black rectangular redaction box covering the signature of the sender.

Aetna Life Insurance Co.

Attachment I

Rate Change Summary

Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-13326601 - 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:	-12.3% ¹
Revised requested average rate change:	N/A
Range of requested rate change:	-12.3% - -12.3%
Effective date:	1/1/2023
Mapped Members:	147
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2021-Dec. 2021 financial experience

Premiums	\$1.6 M
Claims	\$0.7 M
Administrative expenses	\$0.1 M
Taxes & fees	\$0.1 M
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Company made (after taxes)	\$0.6 M

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2023:

Claims:	82.1%
Administrative:	12.9%
Taxes & fees:	3.0%
Profit:	2.0%

The company expects its annual medical costs to increase **11.5%**.

Explanation of requested rate change

Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

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.

2023 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Life Insurance Company
NAIC #:	60054
Market:	Small Group Off-Exchange
Effective Date:	01/01/2023
Avg rate change requested:	-12.3%
Range of rate change requested:	-12.3% - -12.3%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	145
Current # policyholders:	147
Number of plans offered:	1
HIOS Issuer ID / Binder #:	33906 / AETN-PA23-125113333
Rate Filing Tracking Number:	AETN-133266601
Policy Form(s):	AL SG HGrpPol-1A 01 & AL SG HCOC-2023-EPO 07 & AL SG SOB EPO 14050543 07
Form Filing Tracking Number:	AETN-133257307

B. Rate History and Proposed Variations in Rate Changes

Effective Date	Rate Change	SERFF Filing Tracking #
January 1, 2014	Introduction of ACA	AETN-129037905
July 1, 2014	Lowered previously filed 3Q14-4Q14 rates by 17%	AETN-129418260
January 1, 2015	Filed a 4% increase	AETN-129621162
July 1, 2015	Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load.	AETN-129920145
January 1, 2016	Filed a 5% rate increase	AETN-130046894
April 1, 2016	Increased previously filed 2Q16-4Q16 rates by 4% to add commissions	AETN-130242358
October 1, 2016	Increased previously filed 4Q16 rates by 7.4%	AETN-130565105
January 1, 2017	Filed a 26.6% rate increase	AETN-130533503
January 1, 2018	Filed a 2.1% rate decrease	AETN-131033620
January 1, 2019	Filed a 8.6% rate increase	AETN-131455780
January 1, 2020	Filed a 7.1% rate increase	AETN-131899741
January 1, 2021	Filed a 7.3% rate increase	AETN-132731340
January 1, 2022	Filed a 22.1% rate decrease	AETN-132731141

C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is -12.3%. The change in the 21-year-old non-tobacco premium PMPM as stated in cell AN13 on Table 11 is -12.3%.

D. Membership Count

Total current membership by age bucket is shown on Table 1.

E. Benefit Changes

We are continuing to offer one silver plan for each product; the out-of-pocket maximum on this plan has increased from \$8,700 to \$9,100. The HIOS IDs are as follows:

2022 HIOS Plan ID	2022 Plan Name	2023 HIOS Plan ID	2023 Plan Name
33906PA0160001	PA Silver OAEPO 7000 80%	33906PA0160001	PA Silver OAEPO 7000 80%

F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2021 through December 31, 2021 and paid through February 28, 2022, for ALIC.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.”

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2022 (for 2021 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2023.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2021 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 44.8%.

G. Credibility of Data

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2021 to December 31, 2021 and paid through February 28, 2022 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	4.7%	3.0%
Facility Outpatient	3.4%	7.0%
Physician	1.9%	6.5%
Capitation	0.0%	0.0%
Medical	3.3%	5.8%
Pharmacy	8.9%	2.6%
Total (Med + Rx)	4.3%	5.3%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2023	1.000
2Q 2023	1.028
3Q 2023	1.057
4Q 2023	1.087
Total	1.044

Medical trend factors are based on our Medical Economics Unit’s local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2022. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2023.

I. Historical Experience

As described above, medical trend factors are based on our Medical Economics Unit’s local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

The actual to expected MLR for the past three experience years are as follows:

ALIC Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2018	94.00%	87.60%	10,929	2,385
2019	100.20%	89.16%	5,602	3,348
2020	86.90%	89.02%	6,741	3,348

2. Rate Development & Change

Please refer to the file titled *PA_SG_33906_Off_1Q2023_Exhibits.pdf* for any exhibits referenced in the sections below.

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

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2023. The annual trend for this filing, applied quarterly, is 11.8%. The application of this factor is shown in Table 5A.

Worksheet 1 of the URRT illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2021 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2023. The factor used is 1.114, which represents two years of morbidity change, from the 2021 experience period to the 2023 projection period. Included in this factor is an additional adjustment, which normalizes for the difference in risk between the experience and manual data populations.

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.035. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 68.8%. Paid to allowed ratios are based on 2021 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period =>

We started with the 2021 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna’s internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2021 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2023 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2022 Notice of Benefit and Payment Parameters. The 2023 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have receive

As a result, we project a risk adjustment [REDACTED]. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2023.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

B. Retention Items

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2022 projections, and projected changes in expenses, inflation, and membership for 2023 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company’s internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2021, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.22

PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar February 2022 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2023 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The average age for the single risk pool is the age that most closely corresponds to the premium weighted overall average age factor.

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is applied in column O of Exhibit C-2. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is -12.3%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -18.9%
- The change in allowable plan adjusted level components is worth 6.0%
- The change in retention components is worth 0.6%

3. Plan Rate Development

The following briefly describes how each set of adjustments was determined.

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

Provider Network:

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Admin Costs / Taxes & Fees / Profit or Contingency:

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *PA_SG_33906_AV_Certification_Off_2023_v1.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2022 and 2023 are shown in Columns Z and AA of Table 10. The 2023 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit C-1 for two reasons: (1) The CPAIR on Exhibit C-1 are 1/1/2023 rates while the rates in Column AA are average 2023 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Worksheet I of the URRT to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2023 CPAIR is 1.584. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2022.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2023 CPAIR is 1.015. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2022.

5. Plan Factors

A. Age and Tobacco Factors

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

B. Geographic Factors

The proposed geographic factors are identical to the current approved factors.

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2022 rate filing.

E. Composite Rating

Pennsylvania has not sought or received approval of composite rating as such, we are not offering this option at this time.

6. Actuarial Certifications

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans

- g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) 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, deficient, nor unfairly discriminatory.
 3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
 4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
 5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

06/01/2022

Aetna Life Insurance Company

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Aetna/LifeInsuranceCo
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2023
Base Period Start Date:	1/1/2021
Date of Most Recent Membership:	12/31/2022

to 12/31/2023
to 12/31/2021

Table 1. Number of Members

Average Age	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2022)	Projected Rating Period
Total	1,969	145	1,740
<18	380	30	360
18-24	123	9	108
25-29	64	5	24
30-34	128	10	120
35-39	155	13	156
40-44	171	11	132
45-49	206	20	240
50-54	213	15	180
55-59	217	15	180
60-63	176	13	156
64+	130	7	84

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 1,554,103.16	\$ 629,584.11	\$ 748,238.66	1,969	\$ 260,855.10	\$ 1,062,836.86	\$	\$ (56,982.20)	\$	\$ 1,017,854.66	\$	\$ 27,796.40
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 512.43
Loss Ratio											43.61%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.20%	3.00%	0.00%	7.84%	21.00%
Outpatient Hospital	3.41%	7.00%	0.00%	10.65%	18.77%
Professional	1.86%	6.50%	0.00%	8.48%	20.96%
Other Medical	3.41%	7.00%	0.00%	10.65%	22.38%
Capitation					0.31%
Prescription Drugs	8.93%	2.62%	0.00%	11.80%	15.58%
Total Annual Trend				9.77%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.205	

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

** Should equal URRF Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	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-19	\$	\$ 204,535.26	0.9981	\$ 204,836.51	269	\$ 761.47	\$	\$ (7,933.25)	\$ 262,996.31	\$ 977.68
Feb-19	\$	\$ 92,659.10	0.9990	\$ 92,749.60	266	\$ 348.68	\$	\$ (699.23)	\$ 122,144.71	\$ 459.19
Mar-19	\$	\$ 135,525.27	0.9979	\$ 135,815.95	251	\$ 528.47	\$	\$ (11,236.46)	\$ 179,559.78	\$ 698.68
Apr-19	\$	\$ 58,073.25	0.9984	\$ 58,163.94	252	\$ 230.81	\$	\$ (6,235.65)	\$ 95,673.53	\$ 379.60
May-19	\$	\$ 55,769.04	0.9983	\$ 55,863.79	250	\$ 223.46	\$	\$ (3,900.83)	\$ 71,390.56	\$ 285.40
Jun-19	\$	\$ 92,921.28	0.9987	\$ 93,044.86	247	\$ 376.70	\$	\$ (12,867.60)	\$ 132,487.11	\$ 536.39
Jul-19	\$	\$ 109,216.83	0.9964	\$ 109,606.66	233	\$ 470.41	\$	\$ (3,972.48)	\$ 144,228.73	\$ 619.01
Aug-19	\$	\$ 107,745.08	0.9948	\$ 108,311.50	218	\$ 496.84	\$	\$ (4,067.06)	\$ 139,443.49	\$ 639.65
Sep-19	\$	\$ 112,895.08	0.9966	\$ 113,277.98	216	\$ 524.44	\$	\$ (4,696.49)	\$ 134,508.80	\$ 622.73
Oct-19	\$	\$ 44,287.07	0.9964	\$ 44,439.72	208	\$ 213.65	\$	\$ (3,354.07)	\$ 55,372.47	\$ 266.21
Nov-19	\$	\$ 75,092.14	0.9952	\$ 75,451.34	207	\$ 364.50	\$	\$ (15,510.35)	\$ 150,234.20	\$ 725.87
Dec-19	\$	\$ 142,388.77	0.9970	\$ 142,753.85	209	\$ 696.35	\$ 409,031.94	\$ 12,057.17	\$ 155,325.97	\$ 757.69
Jan-20	\$	\$ 204,535.26	0.9981	\$ 204,836.51	269	\$ 761.47	\$	\$ (7,933.25)	\$ 262,996.31	\$ 977.68
Feb-20	\$	\$ 92,659.10	0.9990	\$ 92,749.60	266	\$ 348.68	\$	\$ (699.23)	\$ 122,144.71	\$ 459.19
Mar-20	\$	\$ 135,525.27	0.9979	\$ 135,815.95	251	\$ 528.47	\$	\$ (11,236.46)	\$ 179,559.78	\$ 698.68
Apr-20	\$	\$ 58,073.25	0.9984	\$ 58,163.94	252	\$ 230.81	\$	\$ (6,235.65)	\$ 95,673.53	\$ 379.60
May-20	\$	\$ 55,769.04	0.9983	\$ 55,863.79	250	\$ 223.46	\$	\$ (3,900.83)	\$ 71,390.56	\$ 285.40
Jun-20	\$	\$ 92,921.28	0.9987	\$ 93,044.86	247	\$ 376.70	\$	\$ (12,867.60)	\$ 132,487.11	\$ 536.39
Jul-20	\$	\$ 109,216.83	0.9964	\$ 109,606.66	233	\$ 470.41	\$	\$ (3,972.48)	\$ 144,228.73	\$ 619.01
Aug-20	\$	\$ 107,745.08	0.9948	\$ 108,311.50	218	\$ 496.84	\$	\$ (4,067.06)	\$ 139,443.49	\$ 639.65
Sep-20	\$	\$ 112,895.08	0.9966	\$ 113,277.98	216	\$ 524.44	\$	\$ (4,696.49)	\$ 134,508.80	\$ 622.73
Oct-20	\$	\$ 44,287.07	0.9964	\$ 44,439.72	208	\$ 213.65	\$	\$ (3,354.07)	\$ 55,372.47	\$ 266.21
Nov-20	\$	\$ 75,092.14	0.9952	\$ 75,451.34	207	\$ 364.50	\$	\$ (15,510.35)	\$ 150,234.20	\$ 725.87
Dec-20	\$	\$ 142,388.77	0.9970	\$ 142,753.85	209	\$ 696.35	\$ 409,031.94	\$ 12,057.17	\$ 155,325.97	\$ 757.69
Jan-21	\$	\$ 204,535.26	0.9981	\$ 204,836.51	269	\$ 761.47	\$	\$ (7,933.25)	\$ 262,996.31	\$ 977.68
Feb-21	\$	\$ 92,659.10	0.9990	\$ 92,749.60	266	\$ 348.68	\$	\$ (699.23)	\$ 122,144.71	\$ 459.19
Mar-21	\$	\$ 135,525.27	0.9979	\$ 135,815.95	251	\$ 528.47	\$	\$ (11,236.46)	\$ 179,559.78	\$ 698.68
Apr-21	\$	\$ 58,073.25	0.9984	\$ 58,163.94	252	\$ 230.81	\$	\$ (6,235.65)	\$ 95,673.53	\$ 379.60
May-21	\$	\$ 55,769.04	0.9983	\$ 55,863.79	250	\$ 223.46	\$	\$ (3,900.83)	\$ 71,390.56	\$ 285.40
Jun-21	\$	\$ 92,921.28	0.9987	\$ 93,044.86	247	\$ 376.70	\$	\$ (12,867.60)	\$ 132,487.11	\$ 536.39
Jul-21	\$	\$ 109,216.83	0.9964	\$ 109,606.66	233	\$ 470.41	\$	\$ (3,972.48)	\$ 144,228.73	\$ 619.01
Aug-21	\$	\$ 107,745.08	0.9948	\$ 108,311.50	218	\$ 496.84	\$	\$ (4,067.06)	\$ 139,443.49	\$ 639.65
Sep-21	\$	\$ 112,895.08	0.9966	\$ 113,277.98	216	\$ 524.44	\$	\$ (4,696.49)	\$ 134,508.80	\$ 622.73
Oct-21	\$	\$ 44,287.07	0.9964	\$ 44,439.72	208	\$ 213.65	\$	\$ (3,354.07)	\$ 55,372.47	\$ 266.21
Nov-21	\$	\$ 75,092.14	0.9952	\$ 75,451.34	207	\$ 364.50	\$	\$ (15,510.35)	\$ 150,234.20	\$ 725.87
Dec-21	\$	\$ 142,388.77	0.9970	\$ 142,753.85	209	\$ 696.35	\$ 409,031.94	\$ 12,057.17	\$ 155,325.97	\$ 757.69
Jan-22	\$	\$ 204,535.26	0.9981	\$ 204,836.51	269	\$ 761.47	\$	\$ (7,933.25)	\$ 262,996.31	\$ 977.68
Feb-22	\$	\$ 92,659.10	0.9990	\$ 92,749.60	266	\$ 348.68	\$	\$ (699.23)	\$ 122,144.71	\$ 459.19
Mar-22	\$	\$ 135,525.27	0.9979	\$ 135,815.95	251	\$ 528.47	\$	\$ (11,236.46)	\$ 179,559.78	\$ 698.68
Apr-22	\$	\$ 58,073.25	0.9984	\$ 58,163.94	252	\$ 230.81	\$	\$ (6,235.65)	\$ 95,673.53	\$ 379.60
May-22	\$	\$ 55,769.04	0.9983	\$ 55,863.79	250	\$ 223.46	\$	\$ (3,900.83)	\$ 71,390.56	\$ 285.40
Jun-22	\$	\$ 92,921.28	0.9987	\$ 93,044.86	247	\$ 376.70	\$	\$ (12,867.60)	\$ 132,487.11	\$ 536.39
Jul-22	\$	\$ 109,216.83	0.9964	\$ 109,606.66	233	\$ 470.41	\$	\$ (3,972.48)	\$ 144,228.73	\$ 619.01
Aug-22	\$	\$ 107,745.08	0.9948	\$ 108,311.50	218	\$ 496.84	\$	\$ (4,067.06)	\$ 139,443.49	\$ 639.65
Sep-22	\$	\$ 112,895.08	0.9966	\$ 113,277.98	216	\$ 524.44	\$	\$ (4,696.49)	\$ 134,508.80	\$ 622.73
Oct-22	\$	\$ 44,287.07	0.9964	\$ 44,439.72	208	\$ 213.65	\$	\$ (3,354.07)	\$ 55,372.47	\$ 266.21
Nov-22	\$	\$ 75,092.14	0.9952	\$ 75,451.34	207	\$ 364.50	\$	\$ (15,510.35)	\$ 150,234.20	\$ 725.87
Dec-22	\$	\$ 142,388.77	0.9970	\$ 142,753.85	209	\$ 696.35	\$ 409,031.94	\$ 12,057.17	\$ 155,325.97	\$ 757.69
Jan-23	\$	\$ 1,554,103.16	0.8240	\$ 1,554,103.16	1,969	\$ 789.79	\$ 260,855.10	\$ 11,389.77	\$ 92,266.29	\$ 580.29

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: AetnaLifeInsuranceCo
 Product(s): EPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2023

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 48,912,404.62	\$ 41,571,031.37	\$ 42,845,109.09	97,852	\$ 8,594,088.35	\$ 47,882,957.91	\$ -	\$ 3,287,641.53	\$ 6,448.45	\$ -	\$ -	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 523.00
Loss Ratio											\$ 94.33%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.00%	0.00%	7.84%	22.93%
Outpatient Hospital	3.41%	7.00%	0.00%	10.65%	19.02%
Professional	1.86%	6.50%	0.00%	8.48%	22.50%
Other Medical	3.41%	7.00%	0.00%	10.65%	17.72%
Capitation					0.01%
Prescription Drug	8.93%	2.63%	0.00%	11.90%	17.82%
Total Annual Trend				9.73%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.204	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20		\$ 5,684,321.31	0.9994	\$ 5,697,972.53	13,937	\$ 408.84		\$ 293,560.05	\$ 7,486,806.69	\$ 537.19
Feb-20		\$ 5,505,013.08	0.9991	\$ 5,510,065.63	13,897	\$ 396.49		\$ 107,006.87	\$ 6,907,687.10	\$ 497.06
Mar-20		\$ 4,353,579.65	0.9990	\$ 4,357,942.72	13,553	\$ 321.55		\$ 544,282.75	\$ 5,849,450.86	\$ 431.60
Apr-20		\$ 3,796,957.81	0.9986	\$ 3,802,354.84	13,031	\$ 291.79		\$ 250,536.26	\$ 4,532,161.45	\$ 347.80
May-20		\$ 4,599,810.92	0.9984	\$ 4,607,389.65	12,906	\$ 357.00		\$ 263,023.67	\$ 5,548,675.17	\$ 429.93
Jun-20		\$ 4,911,387.65	0.9988	\$ 4,917,187.79	12,348	\$ 398.22		\$ 492,193.37	\$ 6,344,553.50	\$ 505.71
Jul-20		\$ 5,100,967.01	0.9983	\$ 5,109,517.14	11,928	\$ 428.36		\$ 294,097.96	\$ 6,214,362.64	\$ 520.99
Aug-20		\$ 4,475,292.09	0.9983	\$ 4,482,963.19	11,829	\$ 378.98		\$ 307,460.17	\$ 5,636,249.77	\$ 476.48
Sep-20		\$ 4,583,667.98	0.9982	\$ 4,601,877.78	11,406	\$ 403.46		\$ 298,367.61	\$ 5,767,776.70	\$ 505.68
Oct-20		\$ 5,085,553.08	0.9967	\$ 5,102,406.85	10,638	\$ 479.64		\$ 342,968.03	\$ 6,344,575.44	\$ 596.41
Nov-20		\$ 4,501,369.63	0.9955	\$ 4,521,869.12	10,479	\$ 433.52		\$ 257,380.38	\$ 5,525,640.99	\$ 527.31
Dec-20	\$ 67,963,025.57	\$ 4,605,258.24	0.9946	\$ 4,630,217.67	10,156	\$ 455.91	\$ 14,432,423.94	\$ 281,107.87	\$ 5,716,268.51	\$ 562.85
Jan-21		\$ 3,986,047.45	0.9917	\$ 4,019,458.65	9,636	\$ 417.13		\$ 450,358.12	\$ 5,323,844.98	\$ 552.50
Feb-21		\$ 3,671,858.14	0.9887	\$ 3,663,168.08	9,358	\$ 391.45		\$ 15,244.07	\$ 4,449,665.48	\$ 475.49
Mar-21		\$ 3,836,080.83	0.9878	\$ 3,903,653.78	8,984	\$ 434.51		\$ 378,312.81	\$ 5,147,500.01	\$ 572.96
Apr-21		\$ 3,544,369.51	0.9829	\$ 3,605,885.02	8,586	\$ 419.97		\$ 291,655.17	\$ 4,655,515.11	\$ 542.22
May-21		\$ 3,171,310.64	0.9784	\$ 3,241,402.20	8,303	\$ 390.39		\$ 260,069.88	\$ 4,181,157.35	\$ 503.57
Jun-21		\$ 3,506,686.55	0.9727	\$ 3,604,985.68	8,210	\$ 439.10		\$ 323,702.49	\$ 4,649,738.96	\$ 566.35
Jul-21		\$ 3,091,909.35	0.9704	\$ 3,186,115.20	8,143	\$ 391.37		\$ 260,686.90	\$ 4,128,474.25	\$ 507.12
Aug-21		\$ 3,887,831.18	0.9688	\$ 4,033,018.17	7,957	\$ 504.34		\$ 224,114.72	\$ 4,896,467.51	\$ 615.37
Sep-21		\$ 3,413,868.06	0.9672	\$ 3,529,618.20	7,687	\$ 459.17		\$ 315,762.06	\$ 4,476,011.71	\$ 582.28
Oct-21		\$ 3,324,171.39	0.9609	\$ 3,459,552.38	7,243	\$ 477.64		\$ 276,106.19	\$ 4,409,327.92	\$ 608.77
Nov-21		\$ 3,216,899.50	0.9604	\$ 3,349,414.69	7,084	\$ 472.81		\$ 241,285.83	\$ 4,274,973.38	\$ 603.47
Dec-21	\$ 48,912,404.62	\$ 3,249,998.78	0.9025	\$ 3,268,837.03	6,663	\$ 490.60	\$ 11,869,425.29	\$ 250,343.29	\$ 4,121,857.72	\$ 618.62

* 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:	AetnaLifeInsuranceCo	Attachment Point:	\$60,000
Product(s):	EPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	40%
Rate Effective Date:	1/1/2023		
Incurred Dates:	1/1/2021 to 12/31/2021	Proj. Incurred Claim Impact:	0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2021 to 12/31/2021					
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

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

Carrier Name: AetnaLifeInsuranceCo
 Product(s): EPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2023

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 40%

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

Reinsurance Program Impact Continuance Table Development - Plan Year 2023					
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: AetnaLifeInsuranceCo
 Product(s): EPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2023

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	\$ 512.43	\$ 523.00	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	\$ 1.205	\$ 1.204	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 617.50	\$ 629.75	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.031	1.134	<- See URRT Instructions
Total Non-Morbidity Changes	1.034	1.040	
Change in Demographics	0.980	1.035	<- See URRT Instructions
Change in Network	1.000	1.001	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.055	1.004	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 658.03	\$ 729.34	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM	\$ -	\$ 729.34	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 729.34		Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.688		
Projected Incurred EHB Claims PMPM	\$ 502.08		
Market-Wide Adjustments			
Projected Incurred Risk Adjustment PMPM	552.60		
Projected Incurred Exchange User Fees PMPM	50.00		
Projected Incurred Reinsurance Recoveries PMPM	50.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 449.48		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 652.94		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 449.48		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 652.94		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 523.00	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 48,912,464.62	
Blended Loss Ratio	94.33%	

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

Effective Date	3/1/2023	4/1/2023	7/1/2023	10/1/2023	Total Single Risk Pool
# of Member Months Renewing in Quarter	78	61	85	93	267
Adjusted Projected Allowed EHB Claims PMPM	\$ 729.34	\$ 729.34	\$ 729.34	\$ 729.34	\$ 729.34
Months of Trend	-	3	6	9	-
Annual Trend	11.81%	11.81%	11.81%	11.81%	-
Single Risk Pool Projected Allowed Claims	\$ 729.34	\$ 749.89	\$ 771.21	\$ 793.04	\$ 761.73
Quarterly Trend Factor	1.000	1.028	1.057	1.087	1.044

Table 6. Retention

Retention Items - Express in percentages	Percentage	PMPM Amounts
Administrative Expenses	12.00%	\$70.34
General and Claims	9.23%	\$50.40
Agent/Broker Fees and Commissions	3.16%	\$17.22
Quality Improvement Initiatives	0.50%	\$2.73
Taxes and Fees	2.64%	\$14.37
Risk Adjustment User Fee	0.04%	\$0.22
PCORI Fee	0.04%	\$0.24
PA Premium & Other Taxes (if applicable)	2.03%	\$11.01
Federal Income Tax	0.53%	\$2.80
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$10.90
Total Retention	17.54%	\$95.41
Projected Required Revenue PMPM		\$ 545.10

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factor	2022	2023
Average Age Factor	1.047	1.084
Average Geographic Factor	1.014	1.013
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	\$ 652.94	\$ 652.94
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 391.03	\$ 406.06

Table 8. Components of Rate Change

Rate Components	2022	2023	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 386.41	\$ 338.99	\$ (47.41)	-12.3%
B. Base period allowed claims before normalization	\$ 482.87	\$ 523.00	\$ 40.13	10.4%
C. Normalization factor component of change	\$ (183.69)	\$ (187.75)	\$ (4.06)	-1.1%
D. Change in Normalized Allowed Claims-Adjustment Components				
D1. Base period allowed claims after normalization	\$ 289.18	\$ 325.25	\$ 36.07	9.3%
D2. URRT Trend	\$ 58.78	\$ 66.38	\$ 7.60	2.0%
D3. URRT Morbidity	\$ 82.60	\$ 44.46	\$ (38.14)	-9.5%
D4. URRT Other	\$ 64.93	\$ 17.47	\$ (47.46)	-12.3%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (16.55)	\$ (47.52)	\$ (30.97)	-8.0%
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)	\$ 478.95	\$ 406.06	\$ (72.89)	-18.9%
E. Change in Allowable Plan-Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (149.51)	\$ (126.53)	\$ 23.00	6.0%
E3. Benefit Richness	\$ -	\$ -	\$ -	0.0%
E4. Catastrophic Eligibility	\$ 0.00	\$ 0.00	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (149.51)	\$ (126.53)	\$ 23.00	6.0%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 43.82	\$ 43.75	\$ (0.07)	0.0%
F2. Taxes and Fees	\$ 5.43	\$ 8.94	\$ 3.50	0.9%
F3. Profit and/or Contingency	\$ 7.23	\$ 6.29	\$ (0.95)	-0.2%
F4. Subtotal - Sum(F1-F3)	\$ 56.98	\$ 59.46	\$ 2.48	0.6%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 386.41	\$ 338.99	\$ (47.41)	-12.3%

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

	2022	2023
Paid-to-Allowed	0.688	0.688
URRT Trend (Total Applied Trend Factor)	1.203	1.204
URRT Morbidity	1.237	1.114
URRT "Other"	1.151	1.040
Risk Adjustment	\$ (18.01)	\$ (52.60)
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ -	\$ -
Network	1.000	1.000
Pricing AV	0.688	0.688
Benefit Richness	1.000	1.000
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	11.34%	12.90%
Taxes and fees	1.41%	2.64%
Profit and/or Contingency	2.00%	2.00%

<- For 2022 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment

PA Rate Template Part IV B - Small Group Annual
 Table 11. Plan Premium Development for 21 Year Old Non-Tobacco User

Client Name: [REDACTED]
 Product: [REDACTED]
 Policy Segment: [REDACTED]
 Plan Effective Date: [REDACTED]

Plan Number	2020 Plan ID Description	2020 Plan ID	Description, Plan, and Rate	2020 Rate Plan ID	Rate	Quarter 1 2021, 21 year old Non-Tobacco Premium Rates												Average Age-Weighted Rate
						1	2	3	4	5	6	7	8	9	10	11	12	
Total						1	2	3	4	5	6	7	8	9	10	11	12	
Rate with 100% of Allowable Tobacco Use						1	2	3	4	5	6	7	8	9	10	11	12	
Rate with 50% of Allowable Tobacco Use						1	2	3	4	5	6	7	8	9	10	11	12	
Rate with 25% of Allowable Tobacco Use						1	2	3	4	5	6	7	8	9	10	11	12	
Rate with 0% of Allowable Tobacco Use						1	2	3	4	5	6	7	8	9	10	11	12	

Aetna Life Insurance Company
HIOS Issuer ID: 33906
Exhibit A-2

PA Small Group Portfolio | Summary of Benefits

Contents

Aetna Silver OAEPO 7000 80%

2

Pennsylvania

Aetna Silver OAEPO 7000 80%

Summary of Features

In Network

Deductible	
Individual	\$7,000
Family	\$14,000
Coinsurance <i>(Member Responsibility)</i>	20%
	<i>\$0 once out-of-pocket max. is satisfied</i>
Out-of-Pocket Maximum	
Individual	\$9,100
Family	\$18,200
	<i>All cost sharing accumulates to the Out of Pocket Maximum above</i>
Primary Care Visit to Treat an Injury or Illness <i>(excludes Preventative and X-rays)</i>	\$40 per visit
Specialist Visit	\$80 per visit
All Inpatient Hospital Services <i>(includes Mental/Behavioral Health and Substance Abuse)</i>	20% after deductible
Emergency Room Services	\$500 + 20% after deductible
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	\$0 per visit
Imaging (CT/PET Scans, MRIs)	20% after deductible
Rehabilitative Speech Therapy	20% after deductible
Rehabilitative Occupational and Rehabilitative Physical Therapy	20% after deductible
Preventive Care/Screening/Immunization	0%
Laboratory Outpatient and Professional Services	20% after deductible
X-rays and Diagnostic Imaging	20% after deductible
Skilled Nursing Facility	20% after deductible
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% after deductible
Outpatient Surgery Physician/Surgical Services	20% after deductible

Pharmacy

In-Network

Pharmacy Deductible	
Individual	\$0
Generics	\$15
Preferred Brand Drugs	\$75
Non-Preferred Brand Drugs	\$125
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	40% up to \$500 / 50% up to \$750

Unified Rate Review v5.4

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

Company Legal Name: **Aetna Life Insurance Company** State: **PA**
 HIOS Issuer ID: **33906** Market: **Small Group**
 Effective Date of Rate Change(s): **1/1/2023**

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:	1/1/2021	to	12/31/2021
		Total	PMPM
Allowed Claims		\$1,008,981.78	\$512.43
Reinsurance		\$0.00	\$0.00
Incurred Claims in Experience Period		\$748,126.66	\$379.95
Risk Adjustment		\$37,796.00	\$19.20
Experience Period Premium		\$1,554,103.16	\$789.29
Experience Period Member Months		1,969	

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	\$107.61	1.047	1.030	1.047	1.030	\$125.15
Outpatient Hospital	\$96.19	1.034	1.070	1.034	1.070	\$117.74
Professional	\$107.41	1.019	1.065	1.019	1.065	\$126.50
Other Medical	\$114.68	1.034	1.070	1.034	1.070	\$140.38
Capitation	\$1.58	1.000	1.000	1.000	1.000	\$1.58
Prescription Drug	\$84.95	1.089	1.026	1.089	1.026	\$106.05
Total	\$512.42					\$617.40

Morbidity Adjustment	1.031
Demographic Shift	0.980
Plan Design Changes	1.000
Other	1.055
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2023	\$658.12
Manual EHB Allowed Claims PMPM	\$729.34
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for 1/1/2023	\$729.34	\$1,269,051.60
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	\$76.41	\$132,953.40
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$652.93	\$1,136,098.20
Projected Member Months	1,740	

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.

Product-Plan Data Collection

Company Legal Name: Aetna Life Insurance Company
 HIOS Issuer ID: 33906
 Effective Date of Rate Change(s): 1/1/2023

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

Product/Plan Level Calculations

Section I: General Product and Plan Information		
1.1 Product Name		PPO
1.2 Product ID		33906PA016
1.3 Plan Name		DAEPO 7000 80%
1.4 Plan ID (Standard Component ID)		33906PA0160001
1.5 Metal		Silver
1.6 AV Metal Value		0.697
1.7 Plan Category		Renewing
1.8 Plan Type		EPO
1.9 Exchange Plan?		No
1.10 Effective Date of Proposed Rates		1/1/2023
1.11 Cumulative Rate Change % (over 12 mos prior)		-12.25%
1.12 Product Rate Increase %		-12.25%
1.13 Submission Level Rate Increase %		-12.25%

Worksheet 1 Totals			
Section II: Experience Period and Current Plan Level Information			
2.1 Plan ID (Standard Component ID)	Total		33906PA0160001
2.2 Allowed Claims	\$1,008,982		\$1,008,982
2.3 Reinsurance	\$0		\$0
2.4 Member Cost Sharing	\$260,855		\$260,855
2.5 Cost Sharing Reduction	\$0		\$0
2.6 Incurred Claims	\$748,127		\$748,127
2.7 Risk Adjustment Transfer Amount	\$37,796		\$37,796
2.8 Premium	\$1,554,103		\$1,554,103
2.9 Experience Period Member Months	1,969		1,969
2.10 Current Enrollment	145		145
2.11 Current Premium PMPM	\$675.34		\$675.34
2.12 Loss Ratio	47.00%		47.00%
Per Member Per Month			
2.13 Allowed Claims	\$512.43		\$512.43
2.14 Reinsurance	\$0.00		\$0.00
2.15 Member Cost Sharing	\$132.48		\$132.48
2.16 Cost Sharing Reduction	\$0.00		\$0.00
2.17 Incurred Claims	\$379.95		\$379.95
2.18 Risk Adjustment Transfer Amount	\$19.20		\$19.20
2.19 Premium	\$789.29		\$789.29

Section III: Plan Adjustment Factors		
3.1 Plan ID (Standard Component ID)		33906PA0160001
3.2 Market Adjusted Index Rate		5652.93
3.3 AV and Cost Sharing Design of Plan		0.6884
3.4 Provider Network Adjustment		1.0000
3.5 Benefits in Addition to EHB		1.0000
Administrative Costs		
3.6 Administrative Expense		12.90%
3.7 Taxes and Fees		2.54%
3.8 Profit & Risk Load		2.00%
3.9 Catastrophic Adjustment		1.0000
3.10 Plan Adjusted Index Rate		5545.08
3.11 Age Calibration Factor	0.6312	0.6312
3.12 Geographic Calibration Factor	0.9853	0.9853
3.13 Tobacco Calibration Factor	1.0000	1.0000
3.14 Calibrated Plan Adjusted Index Rate		5339.00

Section IV: Projected Plan Level Information			
4.1 Plan ID (Standard Component ID)	Total		33906PA0160001
4.2 Allowed Claims	\$1,269,059		\$1,269,059
4.3 Reinsurance	\$0		\$0
4.4 Member Cost Sharing	\$395,425		\$395,425
4.5 Cost Sharing Reduction	\$0		\$0
4.6 Incurred Claims	\$873,634		\$873,634
4.7 Risk Adjustment Transfer Amount	\$91,521		\$91,521
4.8 Premium	\$948,484		\$948,484
4.9 Projected Member Months	1,740		1,740
4.10 Loss Ratio	84.00%		84.00%
Per Member Per Month			
4.11 Allowed Claims	\$729.34		\$729.34
4.12 Reinsurance	\$0.00		\$0.00
4.13 Member Cost Sharing	\$227.16		\$227.16
4.14 Cost Sharing Reduction	\$0.00		\$0.00
4.15 Incurred Claims	\$502.09		\$502.09
4.16 Risk Adjustment Transfer Amount	\$52.60		\$52.60
4.17 Premium	\$545.11		\$545.11

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	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
Rating Area 4	0.8545
Rating Area 5	0.8370
Rating Area 6	1.0300
Rating Area 7	1.0800
Rating Area 8	1.0000
Rating Area 9	0.9393

Aetna Life Insurance Co.
Pennsylvania Small Group
EPO Products

Summary

Aetna is filing premium rates for Small Group plans in Pennsylvania.

The new rates will apply to plan years effective in 2023. The current membership and range of rate changes by product are:

<u>Product Name</u>	<u># Members as of February 2022</u>	<u>Range of Rate Changes</u>
PA Silver OAEPO 7000 80%	145	-12.3% – -12.3%

Why We Need to Change Premiums

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.5% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 9.7%.
- The cost of pharmacy prescription has increased 13.5%.

What Else Affects Our Request to Change Premiums

The projected demographics of the block are slightly different from our current demographics, and we are changing our rates to reflect this.

Changes to cost-sharing for some plans were made to comply with the actuarial value requirements or make our plans more attractive to consumers.

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including transitional coverage.

Finally, changes to our retention formula were incorporated into our rates. These changes include administrative costs, profit, and ACA taxes and fees.

Will Premiums for All Small Groups Change by -12.3%?

No, rate changes differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

How does this request align to Minimum Loss Ratio Requirements (MLR)?

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

What is Aetna doing to keep premiums affordable?

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Life Insurance Company
State: Pennsylvania
HIOS Issuer ID: 33906
Market: Small Group
Effective Date: 01/01/2023
Rate Filing Tracking Number: AETN-133266601
Policy Form(s): AL SG HGrpPol-1A 01
 AL SG HCOC-2023-EPO 07
 AL SG-SOB-EPO-14050543 07
Form Filing Tracking Number: AETN-133257307

Company Contact Information:

Name: [REDACTED]
Telephone Number: [REDACTED]
Email Address: [REDACTED]

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premium rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan design summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation. These rates are for plans issued in Pennsylvania beginning January 1, 2023. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2023 through December 31, 2023.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and

- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:

Rate changes do not differ by plan.

3. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Life Insurance Company (ALIC). The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

4. Experience and Current Period Premium, Claims, and Enrollment

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2021 through December 31, 2021 and paid through February 28, 2022.

B. Current Date: The current enrollment and premium is reported as of February 28, 2022.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

5. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2022. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

6. Projection Factors

A. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Year 1 and Year 2 trends on Worksheet 1 specify annual trends, with 12 months of trend applied to each year.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2021

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2023.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

D. Plan Design Changes:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2023 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

Exhibit 4 illustrates the impact of changes in covered benefits, and the weighted-average impact of experience reported on Worksheet 1. It also illustrates the calculation of the adjustment for induced demand related to changes in the level of cost sharing.

E. Other Adjustments:

The ‘Other’ adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

7. Manual Rate Adjustments

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2021 to December 31, 2021 and paid through February 28, 2022 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

B. Adjustments Made to the Data:

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 4-8.

C. Inclusion of Capitation Payments:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2023.

8. Credibility of Experience

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

9. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan’s provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2023.

10. Market-Adjusted Index Rate

Worksheet 1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment and Exchange User Fees are discussed in Section 12. The risk adjustment is displayed on an allowed-basis and the exchange user fee is converted to percent of allowed claims in this development.

11. Reinsurance

There are no expected reinsurance recoveries.

12. Risk AdjustmentA. Risk Adjustment – Experience Period

Generally, risk adjustment transfer is accrued at the issuer and market level based on 2021 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level. For PA ALIC, the risk transfer amount was provided in May 2022.

B. Risk Adjustment – Projection Period

We started with the 2021 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna's internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2021 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2023 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2023 Notice of Benefit and Payment Parameters. The 2023 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2020-2021 claims as a percent of premium for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED].

13. Exchange User Fees

Exchange User Fees are not applied in this filing.

14. Plan-Adjusted Index Rates

Section 3 of Worksheet 2 illustrates the development of the Plan Adjusted Index Rates and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2023 membership.

B. Distribution and Administrative Costs:

Section 3 of Worksheet 2 also reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed below in the ‘Non-Benefit Expenses and Profit & Risk’ section, and include the Risk Adjustment User Fee which is not reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2021 projections, and projected changes in expenses, inflation, and membership for 2023 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in Pennsylvania during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2023 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.22 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2022 plans.

D. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

E. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

F. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

G. Experience Period Plan Adjusted Index Rates

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2021 for the experience period.

15. Calibration**A. Age Curve Calibration:**

The age factors are based on the HHS Default Standard Age. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer’s similar January 2022 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2023 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2, The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is

based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, which is calculated in column O of Exhibit C-2.

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

16. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Tobacco Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

17. Projected Loss Ratio

The expected 2023 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2023 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

19. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through February 2022, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2021 to 2023. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2022 and 2023.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

20. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

21. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach.

22. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

23. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2022 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management’s discretion.

24. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

25. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

26. Company Financial Condition

As of December 31, 2021, the capital and surplus held by Aetna Life Insurance Company was approximately \$6.1 billion. This amount is disclosed in page 3, line 37 of the Company’s statutory financial statement dated December 31, 2021. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, individual medical, and various non-medical products.

The actual to expected MLR for the past three experience years are as follows:

ALIC Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2018	94.00%	87.60%	10,929	2,385
2019	100.20%	89.16%	5,602	3,348
2020	86.90%	89.02%	6,741	1,218

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Administrative Fees
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) 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, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
 4. Adjustments to the MAIR for benefits the plan offers in addition to essential health benefits included in Worksheet 2, Section III were calculated in accordance with actuarial standards of practice.
 5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



Aetna Life Insurance Company

June 1, 2022
Date

2023 Rates Table Template v12.0		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*	33906					
Rate Effective Date*	1/1/2023					
Rate Expiration Date*	3/31/2023					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	201.95	201.95	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	219.90	219.90	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	226.76	226.76	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	233.63	233.63	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	241.02	241.02	
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33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	263.99	263.99	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	263.99	263.99	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	263.99	263.99	
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33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	419.77	419.77
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	422.54	422.54
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	425.31	425.31
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	428.07	428.07
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	430.84	430.84
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	436.37	436.37

33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	441.90	441.90
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	450.20	450.20
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	458.16	458.16
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	469.22	469.22
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	483.05	483.05
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	499.30	499.30
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	518.67	518.67
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	540.45	540.45
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	565.35	565.35
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	589.90	589.90
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	617.56	617.56
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	644.88	644.88
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	674.96	674.96
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	705.39	705.39
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	738.24	738.24
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	771.08	771.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	806.70	806.70
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	842.66	842.66
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	881.04	881.04
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	900.06	900.06
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	938.44	938.44
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	971.64	971.64
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	993.42	993.42
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1020.74	1020.74
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1036.99	1036.99
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	217.05	217.05
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	236.34	236.34
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	243.72	243.72
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	251.10	251.10
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	259.04	259.04
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	266.99	266.99
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	275.21	275.21
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	283.73	283.73
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	283.73	283.73
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	283.73	283.73
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	283.73	283.73
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	284.86	284.86
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	290.54	290.54
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	297.35	297.35
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	308.41	308.41
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	317.49	317.49
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	322.03	322.03
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	328.84	328.84
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	335.65	335.65
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	339.90	339.90
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	344.44	344.44
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	346.71	346.71
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	348.98	348.98
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	351.25	351.25

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	353.52	353.52
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	358.06	358.06
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	362.60	362.60
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	369.41	369.41
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	375.94	375.94
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	385.02	385.02
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	396.37	396.37
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	409.70	409.70
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	425.59	425.59
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	443.46	443.46
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	463.89	463.89
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	484.04	484.04
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	506.74	506.74
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	529.15	529.15
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	553.83	553.83
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	578.80	578.80
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	605.76	605.76
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	632.71	632.71
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	661.93	661.93
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	691.44	691.44
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	722.94	722.94
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	738.54	738.54
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	770.03	770.03
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	797.27	797.27
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	815.15	815.15
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	837.56	837.56
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	850.90	850.90
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	267.11	267.11
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	290.86	290.86
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	299.93	299.93
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	309.01	309.01
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	318.79	318.79
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	328.57	328.57
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	338.69	338.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	349.17	349.17
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	349.17	349.17
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	349.17	349.17
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	349.17	349.17
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	350.56	350.56
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	357.55	357.55
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	365.93	365.93
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	379.55	379.55
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	390.72	390.72
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	396.31	396.31
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	404.69	404.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	413.07	413.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	418.30	418.30
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	423.89	423.89
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	426.68	426.68

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	429.48	429.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	432.27	432.27
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	435.06	435.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	440.65	440.65
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	446.24	446.24
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	454.62	454.62
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	462.65	462.65
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	473.82	473.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	487.79	487.79
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	504.20	504.20
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	523.75	523.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	545.75	545.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	570.89	570.89
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	595.68	595.68
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	623.61	623.61
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	651.20	651.20
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	681.58	681.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	712.30	712.30
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	745.47	745.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	778.64	778.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	814.61	814.61
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	850.92	850.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	889.68	889.68
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	908.88	908.88
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	947.64	947.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	981.16	981.16
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1003.16	1003.16
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1030.74	1030.74
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1047.15	1047.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	280.08	280.08
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	304.98	304.98
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	314.49	314.49
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	324.01	324.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	334.27	334.27
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	344.52	344.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	355.13	355.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	366.12	366.12
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	366.12	366.12
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	366.12	366.12
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	366.12	366.12
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	367.58	367.58
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	374.90	374.90
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	383.69	383.69
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	397.97	397.97
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	409.69	409.69
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	415.54	415.54
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	424.33	424.33
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	433.12	433.12
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	438.61	438.61

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	444.47	444.47
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	447.40	447.40
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	450.32	450.32
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	453.25	453.25
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	456.18	456.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	462.04	462.04
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	467.90	467.90
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	476.68	476.68
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	485.11	485.11
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	496.82	496.82
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	511.47	511.47
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	528.67	528.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	549.18	549.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	572.24	572.24
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	598.60	598.60
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	624.60	624.60
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	653.89	653.89
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	682.81	682.81
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	714.66	714.66
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	746.88	746.88
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	781.66	781.66
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	816.44	816.44
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	854.15	854.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	892.23	892.23
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	932.87	932.87
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	953.00	953.00
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	993.64	993.64
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1028.79	1028.79
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1051.86	1051.86
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1080.78	1080.78
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1097.99	1097.99
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	259.33	259.33
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	282.39	282.39
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	291.20	291.20
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	300.01	300.01
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	309.50	309.50
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	319.00	319.00
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	328.83	328.83
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	339.00	339.00
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	339.00	339.00
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	339.00	339.00
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	339.00	339.00
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	340.35	340.35
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	347.13	347.13
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	355.27	355.27
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	368.49	368.49
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	379.34	379.34
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	384.76	384.76
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	392.90	392.90

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	401.03	401.03
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	406.12	406.12
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	411.54	411.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	414.26	414.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	416.97	416.97
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	419.68	419.68
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	422.39	422.39
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	427.82	427.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	433.24	433.24
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	441.37	441.37
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	449.17	449.17
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	460.02	460.02
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	473.58	473.58
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	489.51	489.51
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	508.50	508.50
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	529.85	529.85
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	554.26	554.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	578.33	578.33
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	605.45	605.45
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	632.23	632.23
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	661.72	661.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	691.56	691.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	723.76	723.76
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	755.96	755.96
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	790.88	790.88
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	826.14	826.14
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	863.77	863.77
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	882.41	882.41
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	920.04	920.04
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	952.58	952.58
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	973.94	973.94
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1000.72	1000.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1016.65	1016.65
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	243.60	243.60
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	265.25	265.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	273.53	273.53
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	281.81	281.81
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	290.72	290.72
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	299.64	299.64
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	308.87	308.87
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	318.43	318.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	318.43	318.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	318.43	318.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	318.43	318.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	319.70	319.70
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	326.07	326.07
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	333.71	333.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	346.13	346.13
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	356.32	356.32

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	361.41	361.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	369.06	369.06
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	376.70	376.70
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	381.48	381.48
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	386.57	386.57
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	389.12	389.12
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	391.66	391.66
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	394.21	394.21
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	396.76	396.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	401.85	401.85
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	406.95	406.95
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	414.59	414.59
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	421.92	421.92
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	432.10	432.10
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	444.84	444.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	459.81	459.81
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	477.64	477.64
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	497.70	497.70
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	520.63	520.63
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	543.24	543.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	568.71	568.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	593.87	593.87
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	621.57	621.57
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	649.59	649.59
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	679.84	679.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	710.09	710.09
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	742.89	742.89
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	776.01	776.01
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	811.35	811.35
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	828.86	828.86
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	864.21	864.21
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	894.78	894.78
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	914.84	914.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	940.00	940.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	954.96	954.96

2023 Rates Table Template v12.0		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*	33906				
	Rate Effective Date*	4/1/2023				
	Rate Expiration Date*	6/30/2023				
	Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	207.67	207.67	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	226.12	226.12	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	233.18	233.18	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	240.24	240.24	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	247.84	247.84	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	255.44	255.44	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	263.31	263.31	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	271.46	271.46	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	271.46	271.46	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	271.46	271.46	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	271.46	271.46	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	272.54	272.54	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	277.97	277.97	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	284.49	284.49	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	295.07	295.07	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	303.76	303.76	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	308.10	308.10	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	314.62	314.62	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	321.13	321.13	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	325.21	325.21	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	329.55	329.55	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	331.72	331.72	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	333.89	333.89	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	336.06	336.06	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	338.24	338.24	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	342.58	342.58	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	346.92	346.92	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	353.44	353.44	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	359.68	359.68	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	368.37	368.37	

33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	379.23	379.23
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	391.98	391.98
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	407.19	407.19
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	424.29	424.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	443.83	443.83
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	463.11	463.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	484.82	484.82
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	506.27	506.27
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	529.89	529.89
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	553.77	553.77
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	579.56	579.56
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	605.35	605.35
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	633.31	633.31
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	661.54	661.54
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	691.67	691.67
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	706.60	706.60
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	736.74	736.74
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	762.80	762.80
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	779.90	779.90
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	801.34	801.34
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	814.10	814.10
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	218.45	218.45
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	237.87	237.87
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	245.29	245.29
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	252.72	252.72
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	260.71	260.71
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	268.71	268.71
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	276.99	276.99
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	285.55	285.55
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	285.55	285.55
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	285.55	285.55
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	285.55	285.55
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	286.70	286.70
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	292.41	292.41
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	299.26	299.26
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	310.40	310.40
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	319.54	319.54
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	324.10	324.10
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	330.96	330.96
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	337.81	337.81
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	342.09	342.09
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	346.66	346.66
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	348.95	348.95
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	351.23	351.23
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	353.52	353.52
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	355.80	355.80
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	360.37	360.37
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	364.94	364.94
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	371.79	371.79

33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	378.36	378.36
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	387.50	387.50
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	398.92	398.92
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	412.34	412.34
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	428.33	428.33
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	446.32	446.32
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	466.88	466.88
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	487.16	487.16
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	510.00	510.00
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	532.56	532.56
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	557.40	557.40
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	582.53	582.53
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	609.66	609.66
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	636.79	636.79
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	666.20	666.20
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	695.90	695.90
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	727.59	727.59
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	743.30	743.30
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	774.99	774.99
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	802.41	802.41
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	820.40	820.40
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	842.96	842.96
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	856.38	856.38
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	272.01	272.01
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	296.18	296.18
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	305.43	305.43
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	314.67	314.67
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	324.63	324.63
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	334.59	334.59
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	344.90	344.90
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	355.56	355.56
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	355.56	355.56
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	355.56	355.56
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	355.56	355.56
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	356.99	356.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	364.10	364.10
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	372.63	372.63
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	386.50	386.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	397.88	397.88
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	403.56	403.56
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	412.10	412.10
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	420.63	420.63
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	425.97	425.97
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	431.65	431.65
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	434.50	434.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	437.34	437.34
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	440.19	440.19
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	443.03	443.03
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	448.72	448.72

33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	454.41	454.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	462.94	462.94
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	471.12	471.12
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	482.50	482.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	496.72	496.72
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	513.43	513.43
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	533.35	533.35
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	555.75	555.75
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	581.35	581.35
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	606.59	606.59
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	635.04	635.04
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	663.13	663.13
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	694.06	694.06
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	725.35	725.35
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	759.13	759.13
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	792.91	792.91
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	829.53	829.53
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	866.51	866.51
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	905.98	905.98
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	925.53	925.53
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	965.00	965.00
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	999.13	999.13
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1021.53	1021.53
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1049.62	1049.62
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1066.34	1066.34
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	223.19	223.19
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	243.03	243.03
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	250.62	250.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	258.20	258.20
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	266.37	266.37
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	274.54	274.54
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	283.00	283.00
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	291.76	291.76
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	291.76	291.76
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	291.76	291.76
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	291.76	291.76
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	292.92	292.92
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	298.76	298.76
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	305.76	305.76
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	317.14	317.14
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	326.48	326.48
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	331.14	331.14
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	338.15	338.15
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	345.15	345.15
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	349.52	349.52
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	354.19	354.19
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	356.53	356.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	358.86	358.86
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	361.19	361.19

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	363.53	363.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	368.20	368.20
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	372.86	372.86
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	379.87	379.87
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	386.58	386.58
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	395.91	395.91
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	407.58	407.58
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	421.30	421.30
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	437.63	437.63
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	456.02	456.02
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	477.02	477.02
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	497.74	497.74
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	521.08	521.08
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	544.13	544.13
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	569.51	569.51
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	595.18	595.18
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	622.90	622.90
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	650.62	650.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	680.67	680.67
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	711.01	711.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	743.40	743.40
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	759.44	759.44
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	791.83	791.83
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	819.84	819.84
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	838.22	838.22
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	861.27	861.27
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	874.98	874.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	274.67	274.67
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	299.09	299.09
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	308.42	308.42
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	317.76	317.76
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	327.81	327.81
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	337.87	337.87
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	348.28	348.28
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	359.05	359.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	359.05	359.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	359.05	359.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	359.05	359.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	360.49	360.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	367.67	367.67
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	376.28	376.28
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	390.29	390.29
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	401.78	401.78
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	407.52	407.52
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	416.14	416.14
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	424.76	424.76
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	430.14	430.14
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	435.89	435.89
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	438.76	438.76

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	441.63	441.63
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	444.50	444.50
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	447.38	447.38
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	453.12	453.12
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	458.87	458.87
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	467.48	467.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	475.74	475.74
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	487.23	487.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	501.59	501.59
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	518.47	518.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	538.57	538.57
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	561.19	561.19
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	587.05	587.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	612.54	612.54
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	641.26	641.26
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	669.63	669.63
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	700.87	700.87
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	732.46	732.46
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	766.57	766.57
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	800.68	800.68
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	837.66	837.66
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	875.00	875.00
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	914.86	914.86
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	934.61	934.61
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	974.46	974.46
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1008.93	1008.93
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1031.55	1031.55
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1059.91	1059.91
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1076.79	1076.79
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	288.01	288.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	313.61	313.61
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	323.40	323.40
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	333.18	333.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	343.73	343.73
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	354.27	354.27
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	365.18	365.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	376.48	376.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	376.48	376.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	376.48	376.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	376.48	376.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	377.99	377.99
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	385.51	385.51
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	394.55	394.55
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	409.23	409.23
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	421.28	421.28
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	427.30	427.30
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	436.34	436.34
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	445.38	445.38
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	451.02	451.02

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	457.05	457.05
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	460.06	460.06
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	463.07	463.07
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	466.08	466.08
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	469.09	469.09
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	475.12	475.12
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	481.14	481.14
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	490.18	490.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	498.84	498.84
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	510.88	510.88
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	525.94	525.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	543.64	543.64
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	564.72	564.72
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	588.44	588.44
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	615.54	615.54
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	642.27	642.27
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	672.39	672.39
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	702.13	702.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	734.89	734.89
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	768.02	768.02
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	803.78	803.78
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	839.55	839.55
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	878.33	878.33
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	917.48	917.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	959.27	959.27
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	979.98	979.98
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1021.76	1021.76
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1057.91	1057.91
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1081.63	1081.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1111.37	1111.37
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1129.06	1129.06
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	266.67	266.67
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	290.38	290.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	299.44	299.44
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	308.50	308.50
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	318.26	318.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	328.03	328.03
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	338.13	338.13
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	348.59	348.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	348.59	348.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	348.59	348.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	348.59	348.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	349.99	349.99
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	356.96	356.96
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	365.32	365.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	378.92	378.92
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	390.07	390.07
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	395.65	395.65
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	404.02	404.02

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	412.38	412.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	417.61	417.61
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	423.19	423.19
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	425.98	425.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	428.77	428.77
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	431.56	431.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	434.35	434.35
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	439.92	439.92
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	445.50	445.50
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	453.87	453.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	461.88	461.88
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	473.04	473.04
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	486.98	486.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	503.37	503.37
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	522.89	522.89
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	544.85	544.85
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	569.95	569.95
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	594.70	594.70
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	622.59	622.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	650.12	650.12
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	680.45	680.45
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	711.13	711.13
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	744.24	744.24
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	777.36	777.36
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	813.27	813.27
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	849.52	849.52
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	888.21	888.21
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	907.38	907.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	946.08	946.08
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	979.54	979.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1001.50	1001.50
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1029.04	1029.04
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1045.43	1045.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	250.49	250.49
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	272.76	272.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	281.27	281.27
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	289.78	289.78
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	298.95	298.95
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	308.12	308.12
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	317.62	317.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	327.44	327.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	327.44	327.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	327.44	327.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	327.44	327.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	328.75	328.75
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	335.30	335.30
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	343.16	343.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	355.93	355.93
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	366.40	366.40

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	371.64	371.64
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	379.50	379.50
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	387.36	387.36
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	392.27	392.27
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	397.51	397.51
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	400.13	400.13
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	402.75	402.75
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	405.37	405.37
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	407.99	407.99
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	413.23	413.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	418.47	418.47
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	426.33	426.33
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	433.86	433.86
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	444.33	444.33
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	457.43	457.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	472.82	472.82
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	491.16	491.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	511.79	511.79
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	535.36	535.36
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	558.61	558.61
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	584.81	584.81
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	610.67	610.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	639.16	639.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	667.97	667.97
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	699.08	699.08
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	730.19	730.19
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	763.91	763.91
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	797.97	797.97
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	834.31	834.31
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	852.32	852.32
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	888.67	888.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	920.10	920.10
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	940.73	940.73
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	966.60	966.60
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	981.99	981.99

2023 Rates Table Template v12.0		<i>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.</i>			
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>			
		<i>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.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
HIOS Issuer ID*	33906				
Rate Effective Date*	7/1/2023				
Rate Expiration Date*	9/30/2023				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	213.54	213.54
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	232.52	232.52
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	239.78	239.78
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	247.04	247.04
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	254.86	254.86
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	262.67	262.67
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	270.77	270.77
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	279.14	279.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	279.14	279.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	279.14	279.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	279.14	279.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	280.26	280.26
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	285.84	285.84
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	292.54	292.54
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	303.43	303.43
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	312.36	312.36
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	316.82	316.82
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	323.52	323.52
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	330.22	330.22
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	334.41	334.41
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	338.88	338.88
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	341.11	341.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	343.34	343.34
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	345.58	345.58
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	347.81	347.81
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	352.28	352.28
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	356.74	356.74
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	363.44	363.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	369.86	369.86
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	378.79	378.79

33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	389.96	389.96
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	403.08	403.08
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	418.71	418.71
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	436.30	436.30
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	456.40	456.40
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	476.21	476.21
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	498.55	498.55
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	520.60	520.60
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	544.88	544.88
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	569.45	569.45
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	595.97	595.97
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	622.48	622.48
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	651.24	651.24
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	680.27	680.27
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	711.25	711.25
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	726.60	726.60
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	757.59	757.59
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	784.39	784.39
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	801.97	801.97
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	824.02	824.02
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	837.14	837.14
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	224.63	224.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	244.60	244.60
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	252.23	252.23
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	259.87	259.87
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	268.09	268.09
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	276.31	276.31
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	284.83	284.83
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	293.64	293.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	293.64	293.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	293.64	293.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	293.64	293.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	294.81	294.81
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	300.68	300.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	307.73	307.73
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	319.18	319.18
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	328.58	328.58
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	333.28	333.28
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	340.32	340.32
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	347.37	347.37
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	351.78	351.78
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	356.47	356.47
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	358.82	358.82
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	361.17	361.17
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	363.52	363.52
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	365.87	365.87
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	370.57	370.57
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	375.27	375.27
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	382.31	382.31

33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	389.07	389.07
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	398.46	398.46
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	410.21	410.21
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	424.01	424.01
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	440.45	440.45
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	458.95	458.95
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	480.10	480.10
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	500.94	500.94
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	524.43	524.43
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	547.63	547.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	573.18	573.18
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	599.02	599.02
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	626.91	626.91
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	654.81	654.81
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	685.05	685.05
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	715.59	715.59
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	748.19	748.19
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	764.34	764.34
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	796.93	796.93
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	825.12	825.12
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	843.62	843.62
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	866.81	866.81
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	880.62	880.62
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	279.70	279.70
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	304.57	304.57
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	314.07	314.07
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	323.58	323.58
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	333.82	333.82
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	344.06	344.06
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	354.66	354.66
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	365.63	365.63
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	365.63	365.63
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	365.63	365.63
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	365.63	365.63
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	367.09	367.09
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	374.40	374.40
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	383.18	383.18
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	397.44	397.44
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	409.14	409.14
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	414.99	414.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	423.76	423.76
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	432.54	432.54
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	438.02	438.02
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	443.87	443.87
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	446.80	446.80
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	449.72	449.72
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	452.65	452.65
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	455.57	455.57
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	461.42	461.42

33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	467.27	467.27
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	476.05	476.05
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	484.46	484.46
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	496.16	496.16
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	510.78	510.78
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	527.97	527.97
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	548.44	548.44
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	571.48	571.48
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	597.80	597.80
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	623.76	623.76
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	653.01	653.01
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	681.89	681.89
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	713.70	713.70
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	745.88	745.88
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	780.61	780.61
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	815.35	815.35
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	853.01	853.01
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	891.03	891.03
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	931.62	931.62
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	951.73	951.73
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	992.31	992.31
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1027.41	1027.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1050.45	1050.45
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1079.33	1079.33
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1096.52	1096.52
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	229.51	229.51
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	249.91	249.91
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	257.71	257.71
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	265.51	265.51
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	273.91	273.91
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	282.31	282.31
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	291.01	291.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	300.01	300.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	300.01	300.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	300.01	300.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	300.01	300.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	301.21	301.21
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	307.21	307.21
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	314.41	314.41
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	326.12	326.12
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	335.72	335.72
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	340.52	340.52
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	347.72	347.72
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	354.92	354.92
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	359.42	359.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	364.22	364.22
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	366.62	366.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	369.02	369.02
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	371.42	371.42

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	373.82	373.82
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	378.62	378.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	383.42	383.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	390.62	390.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	397.52	397.52
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	407.12	407.12
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	419.12	419.12
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	433.22	433.22
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	450.02	450.02
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	468.92	468.92
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	490.52	490.52
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	511.82	511.82
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	535.83	535.83
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	559.53	559.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	585.63	585.63
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	612.03	612.03
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	640.53	640.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	669.03	669.03
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	699.93	699.93
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	731.13	731.13
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	764.44	764.44
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	780.94	780.94
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	814.24	814.24
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	843.04	843.04
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	861.94	861.94
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	885.64	885.64
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	899.74	899.74
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	282.45	282.45
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	307.55	307.55
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	317.15	317.15
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	326.75	326.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	337.09	337.09
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	347.43	347.43
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	358.14	358.14
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	369.21	369.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	369.21	369.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	369.21	369.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	369.21	369.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	370.69	370.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	378.07	378.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	386.93	386.93
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	401.33	401.33
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	413.15	413.15
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	419.06	419.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	427.92	427.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	436.78	436.78
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	442.32	442.32
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	448.22	448.22
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	451.18	451.18

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	454.13	454.13
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	457.08	457.08
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	460.04	460.04
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	465.95	465.95
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	471.85	471.85
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	480.71	480.71
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	489.21	489.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	501.02	501.02
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	515.79	515.79
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	533.14	533.14
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	553.82	553.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	577.08	577.08
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	603.66	603.66
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	629.88	629.88
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	659.41	659.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	688.58	688.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	720.70	720.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	753.19	753.19
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	788.27	788.27
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	823.34	823.34
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	861.37	861.37
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	899.77	899.77
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	940.75	940.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	961.06	961.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1002.04	1002.04
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1037.49	1037.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1060.75	1060.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1089.91	1089.91
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1107.27	1107.27
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	296.16	296.16
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	322.48	322.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	332.55	332.55
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	342.61	342.61
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	353.45	353.45
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	364.29	364.29
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	375.52	375.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	387.13	387.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	387.13	387.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	387.13	387.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	387.13	387.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	388.68	388.68
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	396.43	396.43
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	405.72	405.72
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	420.82	420.82
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	433.20	433.20
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	439.40	439.40
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	448.69	448.69
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	457.98	457.98
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	463.79	463.79

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	469.98	469.98
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	473.08	473.08
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	476.18	476.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	479.27	479.27
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	482.37	482.37
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	488.56	488.56
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	494.76	494.76
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	504.05	504.05
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	512.95	512.95
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	525.34	525.34
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	540.83	540.83
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	559.02	559.02
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	580.70	580.70
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	605.09	605.09
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	632.97	632.97
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	660.45	660.45
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	691.42	691.42
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	722.01	722.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	755.69	755.69
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	789.76	789.76
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	826.53	826.53
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	863.31	863.31
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	903.19	903.19
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	943.45	943.45
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	986.42	986.42
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1007.71	1007.71
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1050.68	1050.68
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1087.85	1087.85
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1112.24	1112.24
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1142.82	1142.82
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1161.02	1161.02
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	274.22	274.22
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	298.60	298.60
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	307.92	307.92
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	317.24	317.24
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	327.27	327.27
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	337.31	337.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	347.70	347.70
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	358.46	358.46
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	358.46	358.46
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	358.46	358.46
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	358.46	358.46
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	359.89	359.89
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	367.06	367.06
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	375.66	375.66
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	389.64	389.64
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	401.11	401.11
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	406.85	406.85
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	415.45	415.45

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	424.06	424.06
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	429.43	429.43
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	435.17	435.17
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	438.04	438.04
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	440.90	440.90
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	443.77	443.77
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	446.64	446.64
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	452.37	452.37
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	458.11	458.11
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	466.71	466.71
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	474.96	474.96
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	486.43	486.43
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	500.77	500.77
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	517.61	517.61
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	537.69	537.69
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	560.27	560.27
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	586.08	586.08
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	611.53	611.53
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	640.21	640.21
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	668.52	668.52
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	699.71	699.71
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	731.25	731.25
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	765.31	765.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	799.36	799.36
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	836.28	836.28
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	873.56	873.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	913.35	913.35
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	933.07	933.07
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	972.86	972.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1007.27	1007.27
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1029.85	1029.85
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1058.17	1058.17
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1075.02	1075.02
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	257.58	257.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	280.48	280.48
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	289.23	289.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	297.98	297.98
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	307.41	307.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	316.84	316.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	326.61	326.61
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	336.71	336.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	336.71	336.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	336.71	336.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	336.71	336.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	338.05	338.05
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	344.79	344.79
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	352.87	352.87
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	366.00	366.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	376.77	376.77

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	382.16	382.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	390.24	390.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	398.32	398.32
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	403.37	403.37
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	408.76	408.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	411.45	411.45
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	414.15	414.15
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	416.84	416.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	419.54	419.54
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	424.92	424.92
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	430.31	430.31
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	438.39	438.39
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	446.14	446.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	456.91	456.91
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	470.38	470.38
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	486.20	486.20
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	505.06	505.06
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	526.27	526.27
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	550.51	550.51
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	574.42	574.42
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	601.36	601.36
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	627.96	627.96
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	657.25	657.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	686.88	686.88
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	718.87	718.87
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	750.85	750.85
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	785.54	785.54
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	820.55	820.55
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	857.93	857.93
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	876.45	876.45
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	913.82	913.82
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	946.14	946.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	967.36	967.36
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	993.96	993.96
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1009.78	1009.78

2023 Rates Table Template v12.0		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*	33906					
Rate Effective Date*	10/1/2023					
Rate Expiration Date*	12/31/2023					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	219.59	219.59	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	239.10	239.10	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	246.57	246.57	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	254.03	254.03	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	262.07	262.07	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	270.11	270.11	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	278.43	278.43	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	287.04	287.04	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	287.04	287.04	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	287.04	287.04	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	287.04	287.04	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	288.19	288.19	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	293.93	293.93	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	300.82	300.82	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	312.01	312.01	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	321.20	321.20	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	325.79	325.79	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	332.68	332.68	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	339.57	339.57	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	343.87	343.87	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	348.47	348.47	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	350.76	350.76	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	353.06	353.06	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	355.36	355.36	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	357.65	357.65	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	362.25	362.25	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	366.84	366.84	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	373.73	373.73	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	380.33	380.33	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	389.51	389.51	

33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	401.00	401.00
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	414.49	414.49
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	430.56	430.56
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	448.64	448.64
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	469.31	469.31
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	489.69	489.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	512.65	512.65
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	535.33	535.33
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	560.30	560.30
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	585.56	585.56
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	612.83	612.83
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	640.10	640.10
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	669.67	669.67
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	699.52	699.52
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	731.38	731.38
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	747.17	747.17
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	779.03	779.03
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	806.58	806.58
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	824.67	824.67
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	847.34	847.34
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	860.84	860.84
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	230.99	230.99
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	251.52	251.52
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	259.37	259.37
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	267.22	267.22
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	275.68	275.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	284.13	284.13
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	292.89	292.89
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	301.95	301.95
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	301.95	301.95
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	301.95	301.95
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	301.95	301.95
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	303.15	303.15
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	309.19	309.19
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	316.44	316.44
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	328.22	328.22
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	337.88	337.88
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	342.71	342.71
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	349.96	349.96
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	357.20	357.20
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	361.73	361.73
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	366.56	366.56
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	368.98	368.98
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	371.39	371.39
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	373.81	373.81
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	376.23	376.23
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	381.06	381.06
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	385.89	385.89
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	393.13	393.13

33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	400.08	400.08
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	409.74	409.74
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	421.82	421.82
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	436.01	436.01
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	452.92	452.92
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	471.94	471.94
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	493.68	493.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	515.12	515.12
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	539.28	539.28
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	563.13	563.13
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	589.40	589.40
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	615.97	615.97
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	644.66	644.66
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	673.34	673.34
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	704.44	704.44
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	735.84	735.84
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	769.36	769.36
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	785.97	785.97
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	819.48	819.48
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	848.47	848.47
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	867.49	867.49
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	891.35	891.35
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	905.54	905.54
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	287.62	287.62
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	313.19	313.19
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	322.96	322.96
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	332.74	332.74
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	343.27	343.27
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	353.79	353.79
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	364.70	364.70
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	375.98	375.98
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	375.98	375.98
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	375.98	375.98
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	375.98	375.98
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	377.48	377.48
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	385.00	385.00
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	394.02	394.02
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	408.68	408.68
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	420.72	420.72
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	426.73	426.73
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	435.76	435.76
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	444.78	444.78
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	450.42	450.42
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	456.43	456.43
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	459.44	459.44
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	462.45	462.45
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	465.46	465.46
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	468.46	468.46
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	474.48	474.48

33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	480.50	480.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	489.52	489.52
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	498.17	498.17
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	510.20	510.20
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	525.24	525.24
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	542.91	542.91
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	563.96	563.96
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	587.65	587.65
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	614.72	614.72
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	641.41	641.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	671.49	671.49
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	701.19	701.19
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	733.90	733.90
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	766.99	766.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	802.71	802.71
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	838.42	838.42
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	877.15	877.15
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	916.25	916.25
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	957.98	957.98
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	978.66	978.66
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1020.40	1020.40
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1056.49	1056.49
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1080.18	1080.18
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1109.88	1109.88
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1127.55	1127.55
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	236.01	236.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	256.98	256.98
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	265.01	265.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	273.03	273.03
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	281.66	281.66
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	290.30	290.30
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	299.25	299.25
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	308.50	308.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	308.50	308.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	308.50	308.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	308.50	308.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	309.74	309.74
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	315.91	315.91
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	323.31	323.31
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	335.34	335.34
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	345.22	345.22
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	350.15	350.15
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	357.56	357.56
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	364.96	364.96
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	369.59	369.59
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	374.52	374.52
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	376.99	376.99
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	379.46	379.46
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	381.93	381.93

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	384.40	384.40
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	389.33	389.33
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	394.27	394.27
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	401.67	401.67
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	408.77	408.77
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	418.64	418.64
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	430.98	430.98
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	445.48	445.48
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	462.76	462.76
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	482.19	482.19
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	504.41	504.41
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	526.31	526.31
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	550.99	550.99
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	575.36	575.36
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	602.20	602.20
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	629.35	629.35
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	658.66	658.66
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	687.97	687.97
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	719.74	719.74
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	751.83	751.83
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	786.07	786.07
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	803.04	803.04
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	837.28	837.28
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	866.90	866.90
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	886.33	886.33
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	910.71	910.71
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	925.21	925.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	290.44	290.44
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	316.26	316.26
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	326.13	326.13
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	336.00	336.00
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	346.63	346.63
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	357.26	357.26
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	368.27	368.27
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	379.66	379.66
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	379.66	379.66
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	379.66	379.66
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	379.66	379.66
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	381.18	381.18
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	388.77	388.77
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	397.88	397.88
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	412.69	412.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	424.84	424.84
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	430.92	430.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	440.03	440.03
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	449.14	449.14
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	454.83	454.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	460.91	460.91
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	463.95	463.95

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	466.98	466.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	470.02	470.02
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	473.06	473.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	479.13	479.13
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	485.21	485.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	494.32	494.32
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	503.05	503.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	515.20	515.20
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	530.39	530.39
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	548.23	548.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	569.49	569.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	593.41	593.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	620.75	620.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	647.70	647.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	678.07	678.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	708.07	708.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	741.10	741.10
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	774.51	774.51
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	810.58	810.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	846.64	846.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	885.75	885.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	925.23	925.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	967.38	967.38
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	988.26	988.26
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1030.40	1030.40
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1066.85	1066.85
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1090.77	1090.77
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1120.76	1120.76
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1138.60	1138.60
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	304.54	304.54
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	331.61	331.61
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	341.96	341.96
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	352.31	352.31
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	363.46	363.46
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	374.60	374.60
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	386.15	386.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	398.09	398.09
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	398.09	398.09
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	398.09	398.09
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	398.09	398.09
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	399.68	399.68
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	407.65	407.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	417.20	417.20
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	432.73	432.73
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	445.46	445.46
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	451.83	451.83
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	461.39	461.39
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	470.94	470.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	476.91	476.91

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	483.28	483.28
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	486.47	486.47
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	489.65	489.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	492.84	492.84
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	496.02	496.02
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	502.39	502.39
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	508.76	508.76
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	518.31	518.31
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	527.47	527.47
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	540.21	540.21
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	556.13	556.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	574.84	574.84
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	597.14	597.14
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	622.22	622.22
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	650.88	650.88
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	679.14	679.14
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	710.99	710.99
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	742.44	742.44
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	777.07	777.07
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	812.11	812.11
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	849.92	849.92
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	887.74	887.74
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	928.75	928.75
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	970.15	970.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1014.34	1014.34
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1036.23	1036.23
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1080.42	1080.42
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1118.64	1118.64
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1143.72	1143.72
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1175.17	1175.17
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1193.88	1193.88
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	281.98	281.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	307.05	307.05
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	316.63	316.63
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	326.21	326.21
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	336.53	336.53
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	346.86	346.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	357.54	357.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	368.60	368.60
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	368.60	368.60
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	368.60	368.60
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	368.60	368.60
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	370.08	370.08
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	377.45	377.45
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	386.30	386.30
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	400.67	400.67
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	412.47	412.47
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	418.36	418.36
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	427.21	427.21

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	436.06	436.06
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	441.59	441.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	447.48	447.48
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	450.43	450.43
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	453.38	453.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	456.33	456.33
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	459.28	459.28
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	465.18	465.18
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	471.07	471.07
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	479.92	479.92
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	488.40	488.40
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	500.19	500.19
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	514.94	514.94
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	532.26	532.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	552.90	552.90
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	576.13	576.13
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	602.67	602.67
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	628.84	628.84
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	658.32	658.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	687.44	687.44
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	719.51	719.51
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	751.95	751.95
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	786.97	786.97
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	821.98	821.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	859.95	859.95
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	898.29	898.29
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	939.20	939.20
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	959.47	959.47
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1000.39	1000.39
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1035.77	1035.77
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1059.00	1059.00
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1088.12	1088.12
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1105.44	1105.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	264.87	264.87
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	288.41	288.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	297.42	297.42
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	306.42	306.42
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	316.11	316.11
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	325.81	325.81
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	335.85	335.85
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	346.24	346.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	346.24	346.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	346.24	346.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	346.24	346.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	347.62	347.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	354.55	354.55
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	362.85	362.85
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	376.36	376.36
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	387.44	387.44

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	392.98	392.98
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	401.29	401.29
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	409.60	409.60
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	414.79	414.79
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	420.33	420.33
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	423.10	423.10
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	425.87	425.87
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	428.64	428.64
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	431.41	431.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	436.95	436.95
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	442.49	442.49
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	450.80	450.80
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	458.76	458.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	469.84	469.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	483.69	483.69
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	499.96	499.96
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	519.35	519.35
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	541.17	541.17
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	566.09	566.09
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	590.68	590.68
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	618.38	618.38
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	645.73	645.73
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	675.85	675.85
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	706.32	706.32
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	739.21	739.21
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	772.11	772.11
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	807.77	807.77
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	843.78	843.78
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	882.21	882.21
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	901.25	901.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	939.68	939.68
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	972.92	972.92
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	994.73	994.73
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1022.09	1022.09
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1038.36	1038.36

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Exhibit C-1
 Calibrated Plan Adjusted Index Rates

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
	Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age-Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog,Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan 33906PA0160001	1,740	\$569.31	1.584	\$569.31	1.015	\$569.31	1.000	\$569.31	\$354.05
All Plans Aggregate Calibration Factors:			Age 1.584 $= \Sigma((A) \times (B) \times (C)) / \Sigma((A) \times (B))$		Geographic 1.015 $= \Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$		Tobacco 1.000 $= \Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$		

Notes:

- Plan Level Average Age Factor, See Exhibit C-2 for Example
- Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (B) x Plan Specific Average Age Factor (C) / Age Calibration Factor
Total Premium = $\Sigma (D) \times (C)$
- Plan Level Average Rating Area Factor, See Exhibit C-2 for Example
- Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) / Geographic Calibration Factor
Total Premium = $\Sigma (F) \times (C)$
- Average Tobacco Factor, See Exhibit C-2 for Example
- Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Factor
- Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (B) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)
Total Premium = $\Sigma (I) \times (C) \times (A) \times (E) \times (G)$

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Exhibit C-2
Development of Plan Level Average Factors
Age Rating, Tobacco Rating, and Geographic Rating

Example:
Silver Plan 33906PA0160001

Average Age Factor - Silver Plan 33906PA0160001		
Age	% by Age	Age Factor
0-20	2.1%	-
1-14	10.1%	0.765
15	1.9%	0.833
16	3.8%	0.859
17	3.2%	0.885
18	1.3%	0.913
19	2.5%	0.941
20	0.0%	0.970
21	0.0%	1.000
22	1.4%	1.000
23	0.0%	1.000
24	0.7%	1.000
25	0.0%	1.004
26	0.0%	1.024
27	0.0%	1.048
28	0.0%	1.087
29	1.4%	1.119
30	0.7%	1.135
31	3.4%	1.159
32	0.7%	1.183
33	2.1%	1.198
34	0.0%	1.214
35	2.1%	1.222
36	2.1%	1.230
37	1.4%	1.238
38	3.4%	1.246
39	0.0%	1.262
40	1.4%	1.278
41	0.0%	1.302
42	2.1%	1.325
43	2.8%	1.357
44	1.4%	1.397
45	3.4%	1.444
46	3.4%	1.500
47	1.4%	1.563
48	2.8%	1.635
49	2.8%	1.706
50	1.4%	1.786
51	1.4%	1.865
52	0.7%	1.952
53	4.1%	2.040
54	2.8%	2.135
55	2.8%	2.230
56	3.4%	2.333
57	1.4%	2.437
58	1.4%	2.548
59	1.4%	2.603
60	2.8%	2.714
61	3.4%	2.810
62	1.4%	2.873
63	1.4%	2.952
64	0.7%	3.000
65+	4.1%	3.000
Total	100.0%	1.584

Average Tobacco User Factor - Silver Plan 33906PA0160001			
Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor
2.1%	0.0%	1.000	1.000
10.1%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
3.8%	0.0%	1.000	1.000
3.2%	0.0%	1.000	1.000
1.3%	0.0%	1.000	1.000
2.5%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
1.4%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.7%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
1.4%	0.0%	1.000	1.000
0.7%	0.0%	1.000	1.000
3.4%	0.0%	1.000	1.000
0.7%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
2.1%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.4%	0.0%	1.000	1.000
3.4%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
1.4%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
2.1%	0.0%	1.000	1.000
2.8%	0.0%	1.000	1.000
1.4%	0.0%	1.000	1.000
3.4%	0.0%	1.000	1.000
3.4%	0.0%	1.000	1.000
1.4%	0.0%	1.000	1.000
2.8%	0.0%	1.000	1.000
2.8%	0.0%	1.000	1.000
1.4%	0.0%	1.000	1.000
1.4%	0.0%	1.000	1.000
2.8%	0.0%	1.000	1.000
2.8%	0.0%	1.000	1.000
3.4%	0.0%	1.000	1.000
1.4%	0.0%	1.000	1.000
1.4%	0.0%	1.000	1.000
1.4%	0.0%	1.000	1.000
2.8%	0.0%	1.000	1.000
3.4%	0.0%	1.000	1.000
1.4%	0.0%	1.000	1.000
0.7%	0.0%	1.000	1.000
4.1%	0.0%	1.000	1.000
Total	100.0%	0.0%	1.000

Average Rating Area Factor - Silver Plan 33906PA0160001			
Rating Area	Rating Area Names	Rating Area	Rating Area Factors
1	Erie	0.0%	0.779
2	Elk/Cameron/Potter	0.0%	0.819
3	NEPA	6.2%	1.020
4	Pittsburgh	0.0%	
5	Altoona	0.0%	0.837
6	Mid Central plus Lehigh Valley	1.4%	1.030
7	York/Lancaster	16.6%	1.080
8	Greater Philadelphia	75.9%	1.000
9	Harrisburg	0.0%	0.939
Total	-	100.0%	1.015

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Exhibit 4
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
Benefit Change	0.612	0.749	0.592	0.967	0.791
Induced Utilization	1.000	1.000	1.000	1.000	1.000

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Exhibit 5
Claim Impact due to Demographic Changes

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.00%	0.20%	1.117	1.114	0.00%	0.69%	1.117	1.114
1	0.36%	0.30%	1.117	1.114	0.00%	0.00%	1.117	1.114
2	0.25%	0.56%	0.511	0.511	0.00%	0.69%	0.511	0.511
3	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
4	0.30%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
5	0.30%	0.20%	0.379	0.379	0.00%	0.00%	0.379	0.379
6	0.71%	0.41%	0.379	0.379	0.00%	0.69%	0.379	0.379
7	0.51%	0.00%	0.379	0.379	1.38%	0.00%	0.379	0.379
8	0.51%	0.61%	0.379	0.379	0.00%	0.00%	0.379	0.379
9	0.71%	0.61%	0.379	0.379	1.38%	1.38%	0.379	0.379
10	0.20%	0.05%	0.412	0.380	0.00%	0.00%	0.412	0.380
11	1.07%	0.96%	0.412	0.380	0.69%	0.00%	0.412	0.380
12	0.56%	0.41%	0.412	0.380	0.69%	1.38%	0.412	0.380
13	0.56%	0.46%	0.412	0.380	0.69%	0.69%	0.412	0.380
14	0.51%	0.81%	0.412	0.380	0.69%	0.00%	0.412	0.380
1	0.61%	1.52%	0.532	0.591	0.69%	1.38%	0.532	0.591
16	1.27%	2.89%	0.532	0.591	0.69%	3.45%	0.532	0.591
17	1.02%	0.15%	0.532	0.591	2.07%	1.38%	0.532	0.591
18	0.36%	1.88%	0.532	0.591	0.69%	0.69%	0.532	0.591
19	0.61%	0.46%	0.532	0.591	0.69%	2.07%	0.532	0.591
20	0.20%	0.00%	0.479	0.787	0.00%	0.00%	0.479	0.787
21	0.41%	0.15%	0.479	0.787	0.00%	0.00%	0.479	0.787
22	0.61%	0.46%	0.479	0.787	0.69%	0.69%	0.479	0.787
23	0.05%	0.86%	0.479	0.787	0.00%	0.00%	0.479	0.787
24	0.00%	0.20%	0.479	0.787	0.00%	0.69%	0.479	0.787
25	0.56%	0.46%	0.489	1.176	0.00%	0.00%	0.489	1.176
26	0.05%	0.20%	0.489	1.176	0.00%	0.00%	0.489	1.176
27	0.10%	0.25%	0.489	1.176	0.00%	0.00%	0.489	1.176
28	0.61%	0.20%	0.489	1.176	0.00%	0.00%	0.489	1.176
29	0.41%	0.41%	0.489	1.176	0.69%	0.69%	0.489	1.176
30	1.02%	0.05%	0.552	1.393	0.69%	0.00%	0.552	1.393
31	2.18%	0.56%	0.552	1.393	3.45%	0.00%	0.552	1.393
32	1.37%	0.00%	0.552	1.393	0.00%	0.69%	0.552	1.393
33	0.76%	0.00%	0.552	1.393	2.07%	0.00%	0.552	1.393
34	0.56%	0.00%	0.552	1.393	0.00%	0.00%	0.552	1.393
35	1.27%	1.32%	0.670	1.303	2.07%	0.00%	0.670	1.303
36	0.81%	0.51%	0.670	1.303	0.69%	1.38%	0.670	1.303
37	0.76%	0.61%	0.670	1.303	1.38%	0.00%	0.670	1.303
38	0.96%	0.96%	0.670	1.303	0.69%	2.76%	0.670	1.303
39	0.46%	0.20%	0.670	1.303	0.00%	0.00%	0.670	1.303
40	0.56%	0.41%	0.839	1.224	0.69%	0.69%	0.839	1.224
41	0.00%	1.83%	0.839	1.224	0.00%	0.00%	0.839	1.224
42	1.98%	0.91%	0.839	1.224	0.00%	2.07%	0.839	1.224
43	0.86%	0.86%	0.839	1.224	2.76%	0.00%	0.839	1.224
44	0.25%	1.02%	0.839	1.224	0.69%	0.69%	0.839	1.224
45	0.61%	0.96%	1.063	1.314	0.69%	2.76%	1.063	1.314
46	1.57%	0.96%	1.063	1.314	0.69%	2.76%	1.063	1.314
47	1.68%	0.15%	1.063	1.314	1.38%	0.00%	1.063	1.314
48	1.73%	0.71%	1.063	1.314	2.07%	0.69%	1.063	1.314
49	1.37%	0.71%	1.063	1.314	2.07%	0.69%	1.063	1.314
50	0.61%	0.25%	1.456	1.565	0.69%	0.69%	1.456	1.565
51	0.91%	0.56%	1.456	1.565	1.38%	0.00%	1.456	1.565
52	1.68%	1.32%	1.456	1.565	0.00%	0.69%	1.456	1.565
53	1.37%	1.47%	1.456	1.565	2.76%	1.38%	1.456	1.565
54	1.52%	1.12%	1.456	1.565	1.38%	1.38%	1.456	1.565
55	1.47%	0.76%	1.868	1.810	1.38%	1.38%	1.868	1.810
56	1.27%	0.86%	1.868	1.810	2.76%	0.69%	1.868	1.810
57	0.66%	1.47%	1.868	1.810	0.69%	0.69%	1.868	1.810
58	1.37%	0.41%	1.868	1.810	0.00%	1.38%	1.868	1.810
59	1.52%	1.22%	1.868	1.810	1.38%	0.00%	1.868	1.810
60	1.73%	1.57%	2.358	2.227	1.38%	1.38%	2.358	2.227
61	1.27%	0.86%	2.358	2.227	1.38%	2.07%	2.358	2.227
62	1.12%	1.27%	2.358	2.227	1.38%	0.00%	2.358	2.227
63	0.56%	0.56%	2.358	2.227	0.00%	1.38%	2.358	2.227
64	0.96%	2.08%	2.358	2.227	0.69%	0.00%	2.358	2.227
65+	1.88%	1.68%	2.358	2.227	2.07%	2.07%	2.358	2.227

Experience Period Demographic Factor	1.2123
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Note:

Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	1.1862
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Note:

Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	0.9785
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Note:

Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

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Exhibit 6
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.779	0%	0.779
1	Crawford	0%	0.779	0%	0.779
1	Erie	0%	0.779	0%	0.779
1	Forest	0%	0.779	0%	0.779
1	Mckean	0%	0.779	0%	0.779
1	Mercer	0%	0.779	0%	0.779
1	Venango	0%	0.779	0%	0.779
1	Warren	0%	0.779	0%	0.779
2	Cameron	0%	0.819	0%	0.819
2	Elk	0%	0.819	0%	0.819
2	Potter	0%	0.819	0%	0.819
3	Bradford	0%	1.020	0%	1.020
3	Carbon	0%	1.020	0%	1.020
3	Clinton	0%	1.020	0%	1.020
3	Lackawanna	0%	1.020	0%	1.020
3	Luzerne	0%	1.020	0%	1.020
3	Lycoming	4%	1.020	4%	1.020
3	Monroe	2%	1.020	2%	1.020
3	Pike	0%	1.020	0%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	0%	1.020	0%	1.020
3	Tioga	0%	1.020	0%	1.020
3	Wayne	0%	1.020	0%	1.020
3	Wyoming	0%	1.020	0%	1.020
4	Allegheny	0%	0.855	0%	0.855
4	Armstrong	0%	0.855	0%	0.855
4	Beaver	0%	0.855	0%	0.855
4	Butler	0%	0.855	0%	0.855
4	Fayette	0%	0.855	0%	0.855
4	Greene	0%	0.855	0%	0.855
4	Indiana	0%	0.855	0%	0.855
4	Lawrence	0%	0.855	0%	0.855
4	Washington	0%	0.855	0%	0.855
4	Westmoreland	0%	0.855	0%	0.855
5	Bedford	0%	0.837	0%	0.837
5	Blair	0%	0.837	0%	0.837
5	Cambria	0%	0.837	0%	0.837
5	Clearfield	0%	0.837	0%	0.837
5	Huntingdon	0%	0.837	0%	0.837
5	Jefferson	0%	0.837	0%	0.837
5	Somerset	0%	0.837	0%	0.837
6	Centre	0%	1.030	0%	1.030
6	Columbia	0%	1.030	0%	1.030
6	Lehigh	4%	1.030	1%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton	0%	1.030	0%	1.030
6	Northumberland	0%	1.030	0%	1.030
6	Schuylkill	0%	1.030	0%	1.030
6	Snyder	0%	1.030	0%	1.030
6	Union	0%	1.030	0%	1.030
7	Adams	0%	1.080	0%	1.080
7	Berks	0%	1.080	1%	1.080
7	Lancaster	16%	1.080	16%	1.080
7	York	0%	1.080	0%	1.080
8	Bucks	2%	1.000	1%	1.000
8	Chester	27%	1.000	32%	1.000
8	Delaware	9%	1.000	10%	1.000
8	Montgomery	8%	1.000	6%	1.000
8	Philadelphia	24%	1.000	26%	1.000
9	Cumberland	0%	0.939	0%	0.939
9	Dauphin	1%	0.939	0%	0.939
9	Franklin	0%	0.939	0%	0.939
9	Fulton	0%	0.939	0%	0.939
9	Juniata	0%	0.939	0%	0.939
9	Lebanon	3%	0.939	0%	0.939
9	Perry	0%	0.939	0%	0.939

Average Experience Period Area Factor	1.0134
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Note:

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

Average Projected Area Factor	1.0149
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Note:

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	1.0014
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Note:

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area.

Factor represents the impact due to the shift of the population distribution across areas.

Area Factor Change	1.0000
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Note:

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership.

Factor represents the impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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Exhibit 7
Network Projection Factor Shift

Experience Network Name	Experience Period Membership	Experience Period Network Factor
OAEPO	100%	1.000

Projection Network Name	Projected Membership	Projected Network Factor
OAEPO	100%	1.000

Average Experience Period Network Factor	1.0000
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Average Projected Network Factor	1.0000
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Network Shift Factor	1.0000
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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	4.7%	3.0%
Facility Outpatient	3.4%	7.0%
Physician	1.9%	6.5%
Capitation	0.0%	0.0%
Medical	3.3%	5.8%
Pharmacy	8.9%	2.6%
Total (Med + Rx)	4.3%	5.3%

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Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	12.90%	\$70.34
Profit & Risk Load	2.00%	\$10.90
Premium Tax	2.02%	\$11.01
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
Risk Adjustment User Fee and PCORI	0.08%	\$0.46
Federal Income Tax	0.53%	\$2.90
Total Taxes and Fees	2.64%	\$14.37

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Exhibit 11
MLR Projection

			Formula
(a)	Premium (pmpm)	\$545.11	
(b)	Medical Cost (pmpm)	\$449.49	
(c)	Medical Benefit Ratio (MBR)	82.5%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$2.73	= (a) x 0.50%
(e)	Taxes and Fees (pmpm)	\$14.37	
(f)	Adjusted Premium (pmpm)	\$530.74	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$452.22	=(b) + (d)
	Medical Loss Ratio (MLR)	85.2%	=(g) / (f)

Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2023 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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Exhibit 12
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2023	29.2%	1.000	\$729.34
2Q 2023	22.8%	1.028	\$749.99
3Q 2023	13.1%	1.057	\$771.21
4Q 2023	34.8%	1.087	\$793.04
Total	100.0%	1.044	\$761.73

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Exhibit 14

Sample Rate Calculation

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

Sample Small Group Information:

Effective Date: 1/1/2023
 Rating Area: Rating Area 1
 Plan: PA Silver OAEPO 7000 80%

<u>Group Census</u>	Employee <u>Age</u>	Spouse <u>Age</u>	Child 1 <u>Age</u>	Child 2 <u>Age</u>	Child 3 <u>Age</u>
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

Age and Tobacco Factors

	Age Factors				
	Employee	Spouse	Child 1	Child 2	Child 3
Employee 1	1.222	1.230	0.765	0.765	
Employee 2	2.333	1.952			
Employee 3	1.000	1.000			
Employee 4	1.952	1.706	0.941	0.885	0.859
Employee 5	3.000	3.000	1.004		
Employee 6	2.548	2.714	1.000		
Employee 7	2.333	1.865			
Employee 8	1.325	1.302			
Employee 9	1.198	1.214	0.765	0.765	0.765
Employee 10	1.004	1.087	0.765	0.765	

Calculation of Monthly Premium

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	\$492.44
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.6884
x Effective Date Factor	1.0000
<u>Market Base Rate adjusted for Plan/Area/Effective Date =</u>	<u>\$263.99</u>

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$322.59	\$324.70	\$201.95	\$201.95		\$1,051.19
Employee 2	\$615.88	\$515.30				\$1,131.18
Employee 3	\$263.99	\$263.99				\$527.98
Employee 4	\$515.30	\$450.36	\$248.41	\$233.63	\$226.76	\$1,674.46
Employee 5	\$791.96	\$791.96	\$265.04			\$1,848.96
Employee 6	\$672.64	\$716.46	\$263.99			\$1,653.09
Employee 7	\$615.88	\$492.33				\$1,108.21
Employee 8	\$349.78	\$343.71				\$693.49
Employee 9	\$316.26	\$320.48	\$201.95	\$201.95	\$201.95	\$1,242.59
Employee 10	\$265.04	\$286.95	\$201.95	\$201.95		\$955.89
Group Total Monthly Premium:						\$11,887.04

Note: Member level monthly rates are rounded to the nearest penny.

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Exhibit 15
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
33906PA0160001	OAEPO	PA Silver OAEPO 7000 80%	Silver	69.73%	No	100.00%

Company Name: AetnaLifelsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>	0															
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$201.95	\$201.95	\$212.44	\$212.44	\$264.52	\$264.52	\$217.05	\$217.05	\$267.11	\$267.11	\$280.08	\$280.08	\$259.33	\$259.33	\$243.60	\$243.60
15	\$219.90	\$219.90	\$231.32	\$231.32	\$288.03	\$288.03	\$236.34	\$236.34	\$290.86	\$290.86	\$304.98	\$304.98	\$282.39	\$282.39	\$265.25	\$265.25
16	\$226.76	\$226.76	\$238.54	\$238.54	\$297.02	\$297.02	\$243.72	\$243.72	\$299.93	\$299.93	\$314.49	\$314.49	\$291.20	\$291.20	\$273.53	\$273.53
17	\$233.63	\$233.63	\$245.76	\$245.76	\$306.01	\$306.01	\$251.10	\$251.10	\$309.01	\$309.01	\$324.01	\$324.01	\$300.01	\$300.01	\$281.81	\$281.81
18	\$241.02	\$241.02	\$253.54	\$253.54	\$315.69	\$315.69	\$259.04	\$259.04	\$318.79	\$318.79	\$334.27	\$334.27	\$309.50	\$309.50	\$290.72	\$290.72
19	\$248.41	\$248.41	\$261.31	\$261.31	\$325.38	\$325.38	\$266.99	\$266.99	\$328.57	\$328.57	\$344.52	\$344.52	\$319.00	\$319.00	\$299.64	\$299.64
20	\$256.07	\$256.07	\$269.36	\$269.36	\$335.40	\$335.40	\$275.21	\$275.21	\$338.69	\$338.69	\$355.13	\$355.13	\$328.83	\$328.83	\$308.87	\$308.87
21	\$263.99	\$263.99	\$277.70	\$277.70	\$345.78	\$345.78	\$283.73	\$283.73	\$349.17	\$349.17	\$366.12	\$366.12	\$339.00	\$339.00	\$318.43	\$318.43
22	\$263.99	\$263.99	\$277.70	\$277.70	\$345.78	\$345.78	\$283.73	\$283.73	\$349.17	\$349.17	\$366.12	\$366.12	\$339.00	\$339.00	\$318.43	\$318.43
23	\$263.99	\$263.99	\$277.70	\$277.70	\$345.78	\$345.78	\$283.73	\$283.73	\$349.17	\$349.17	\$366.12	\$366.12	\$339.00	\$339.00	\$318.43	\$318.43
24	\$263.99	\$263.99	\$277.70	\$277.70	\$345.78	\$345.78	\$283.73	\$283.73	\$349.17	\$349.17	\$366.12	\$366.12	\$339.00	\$339.00	\$318.43	\$318.43
25	\$265.04	\$265.04	\$278.81	\$278.81	\$347.16	\$347.16	\$284.86	\$284.86	\$350.56	\$350.56	\$367.58	\$367.58	\$340.35	\$340.35	\$319.70	\$319.70
26	\$270.32	\$270.32	\$284.36	\$284.36	\$354.08	\$354.08	\$290.54	\$290.54	\$357.55	\$357.55	\$374.90	\$374.90	\$347.13	\$347.13	\$326.07	\$326.07
27	\$276.66	\$276.66	\$291.02	\$291.02	\$362.37	\$362.37	\$297.35	\$297.35	\$365.93	\$365.93	\$383.69	\$383.69	\$355.27	\$355.27	\$333.71	\$333.71
28	\$286.95	\$286.95	\$301.85	\$301.85	\$375.86	\$375.86	\$308.41	\$308.41	\$379.55	\$379.55	\$397.97	\$397.97	\$368.49	\$368.49	\$346.13	\$346.13
29	\$295.40	\$295.40	\$310.74	\$310.74	\$386.93	\$386.93	\$317.49	\$317.49	\$390.72	\$390.72	\$409.69	\$409.69	\$379.34	\$379.34	\$356.32	\$356.32
30	\$299.62	\$299.62	\$315.18	\$315.18	\$392.46	\$392.46	\$322.03	\$322.03	\$396.31	\$396.31	\$415.54	\$415.54	\$384.76	\$384.76	\$361.41	\$361.41
31	\$305.96	\$305.96	\$321.85	\$321.85	\$400.76	\$400.76	\$328.84	\$328.84	\$404.69	\$404.69	\$424.33	\$424.33	\$392.90	\$392.90	\$369.06	\$369.06
32	\$312.30	\$312.30	\$328.51	\$328.51	\$409.05	\$409.05	\$335.65	\$335.65	\$413.07	\$413.07	\$433.12	\$433.12	\$401.03	\$401.03	\$376.70	\$376.70
33	\$316.26	\$316.26	\$332.68	\$332.68	\$414.24	\$414.24	\$339.90	\$339.90	\$418.30	\$418.30	\$438.61	\$438.61	\$406.12	\$406.12	\$381.48	\$381.48
34	\$320.48	\$320.48	\$337.12	\$337.12	\$419.77	\$419.77	\$344.44	\$344.44	\$423.89	\$423.89	\$444.47	\$444.47	\$411.54	\$411.54	\$386.57	\$386.57
35	\$322.59	\$322.59	\$339.34	\$339.34	\$422.54	\$422.54	\$346.71	\$346.71	\$426.68	\$426.68	\$447.40	\$447.40	\$414.26	\$414.26	\$389.12	\$389.12
36	\$324.70	\$324.70	\$341.56	\$341.56	\$425.31	\$425.31	\$348.98	\$348.98	\$429.48	\$429.48	\$450.32	\$450.32	\$416.97	\$416.97	\$391.66	\$391.66
37	\$326.82	\$326.82	\$343.79	\$343.79	\$428.07	\$428.07	\$351.25	\$351.25	\$432.27	\$432.27	\$453.25	\$453.25	\$419.68	\$419.68	\$394.21	\$394.21
38	\$328.93	\$328.93	\$346.01	\$346.01	\$430.84	\$430.84	\$353.52	\$353.52	\$435.06	\$435.06	\$456.18	\$456.18	\$422.39	\$422.39	\$396.76	\$396.76
39	\$333.15	\$333.15	\$350.45	\$350.45	\$436.37	\$436.37	\$358.06	\$358.06	\$440.65	\$440.65	\$462.04	\$462.04	\$427.82	\$427.82	\$401.85	\$401.85
40	\$337.37	\$337.37	\$354.89	\$354.89	\$441.90	\$441.90	\$362.60	\$362.60	\$446.24	\$446.24	\$467.90	\$467.90	\$433.24	\$433.24	\$406.95	\$406.95
41	\$343.71	\$343.71	\$361.56	\$361.56	\$450.20	\$450.20	\$369.41	\$369.41	\$454.62	\$454.62	\$476.68	\$476.68	\$441.37	\$441.37	\$414.59	\$414.59
42	\$349.78	\$349.78	\$367.95	\$367.95	\$458.16	\$458.16	\$375.94	\$375.94	\$462.65	\$462.65	\$485.11	\$485.11	\$449.17	\$449.17	\$421.92	\$421.92
43	\$358.23	\$358.23	\$376.83	\$376.83	\$469.22	\$469.22	\$385.02	\$385.02	\$473.82	\$473.82	\$496.82	\$496.82	\$460.02	\$460.02	\$432.10	\$432.10
44	\$368.79	\$368.79	\$387.94	\$387.94	\$483.05	\$483.05	\$396.37	\$396.37	\$487.79	\$487.79	\$511.47	\$511.47	\$473.58	\$473.58	\$444.84	\$444.84
45	\$381.20	\$381.20	\$400.99	\$400.99	\$499.30	\$499.30	\$409.70	\$409.70	\$504.20	\$504.20	\$528.67	\$528.67	\$489.51	\$489.51	\$459.81	\$459.81
46	\$395.98	\$395.98	\$416.54	\$416.54	\$518.67	\$518.67	\$425.59	\$425.59	\$523.75	\$523.75	\$549.18	\$549.18	\$508.50	\$508.50	\$477.64	\$477.64
47	\$412.61	\$412.61	\$434.04	\$434.04	\$540.45	\$540.45	\$443.46	\$443.46	\$545.75	\$545.75	\$572.24	\$572.24	\$529.85	\$529.85	\$497.70	\$497.70
48	\$431.62	\$431.62	\$454.03	\$454.03	\$565.35	\$565.35	\$463.89	\$463.89	\$570.89	\$570.89	\$598.60	\$598.60	\$554.26	\$554.26	\$520.63	\$520.63
49	\$450.36	\$450.36	\$473.75	\$473.75	\$589.90	\$589.90	\$484.04	\$484.04	\$595.68	\$595.68	\$624.60	\$624.60	\$578.33	\$578.33	\$543.24	\$543.24
50	\$471.48	\$471.48	\$495.96	\$495.96	\$617.56	\$617.56	\$506.74	\$506.74	\$623.61	\$623.61	\$653.89	\$653.89	\$605.45	\$605.45	\$568.71	\$568.71
51	\$492.33	\$492.33	\$517.90	\$517.90	\$644.88	\$644.88	\$529.15	\$529.15	\$651.20	\$651.20	\$682.81	\$682.81	\$632.23	\$632.23	\$593.87	\$593.87
52	\$515.30	\$515.30	\$542.06	\$542.06	\$674.96	\$674.96	\$553.83	\$553.83	\$681.58	\$681.58	\$714.66	\$714.66	\$661.72	\$661.72	\$621.57	\$621.57
53	\$538.53	\$538.53	\$566.50	\$566.50	\$705.39	\$705.39	\$578.80	\$578.80	\$712.30	\$712.30	\$746.88	\$746.88	\$691.56	\$691.56	\$649.59	\$649.59
54	\$563.61	\$563.61	\$592.88	\$592.88	\$738.24	\$738.24	\$605.76	\$605.76	\$745.47	\$745.47	\$781.66	\$781.66	\$723.76	\$723.76	\$679.84	\$679.84
55	\$588.69	\$588.69	\$619.26	\$619.26	\$771.08	\$771.08	\$632.71	\$632.71	\$778.64	\$778.64	\$816.44	\$816.44	\$755.96	\$755.96	\$710.09	\$710.09
56	\$615.88	\$615.88	\$647.86	\$647.86	\$806.70	\$806.70	\$661.93	\$661.93	\$814.61	\$814.61	\$854.15	\$854.15	\$790.88	\$790.88	\$742.89	\$742.89
57	\$643.33	\$643.33	\$676.74	\$676.74	\$842.66	\$842.66	\$691.44	\$691.44	\$850.92	\$850.92	\$892.23	\$892.23	\$826.14	\$826.14	\$776.01	\$776.01
58	\$672.64	\$672.64	\$707.57	\$707.57	\$881.04	\$881.04	\$722.94	\$722.94	\$889.68	\$889.68	\$932.87	\$932.87	\$863.77	\$863.77	\$811.35	\$811.35
59	\$687.16	\$687.16	\$722.84	\$722.84	\$900.06	\$900.06	\$738.54	\$738.54	\$908.88	\$908.88	\$953.00	\$953.00	\$882.41	\$882.41	\$828.86	\$828.86
60	\$716.46	\$716.46	\$753.66	\$753.66	\$938.44	\$938.44	\$770.03	\$770.03	\$947.64	\$947.64	\$993.64	\$993.64	\$920.04	\$920.04	\$864.21	\$864.21
61	\$741.80	\$741.80	\$780.32	\$780.32	\$971.64	\$971.64	\$797.27	\$797.27	\$981.16	\$981.16	\$1,028.79	\$1,028.79	\$952.58	\$952.58	\$894.78	\$894.78
62	\$758.43	\$758.43	\$797.82	\$797.82	\$993.42	\$993.42	\$815.15	\$815.15	\$1,003.16	\$1,003.16	\$1,051.86	\$1,051.86	\$973.94	\$973.94	\$914.84	\$914.84
63	\$779.29	\$779.29	\$819.76	\$819.76	\$1,020.74	\$1,020.74	\$837.56	\$837.56	\$1,030.74	\$1,030.74	\$1,080.78	\$1,080.78	\$1,000.72	\$1,000.72	\$940.00	\$940.00
64+	\$791.69	\$791.69	\$832.81	\$832.81	\$1,036.99	\$1,036.99	\$850.90	\$850.90	\$1,047.15	\$1,047.15	\$1,097.99	\$1,097.99	\$1,016.65	\$1,016.65	\$954.96	\$954.96

**AetnaLifeInsuranceCo
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	0	PA03, PA05,	Susquehanna, Wayne, Lackawanna,

Company Name AetnaLifeInsuranceCo
 Market Small Group

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

02-01-2022 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$263.99		\$263.99	\$263.99		\$263.99	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$277.70	\$277.70	\$277.70

RATING AREA 3

0	0	0	0	0	6	3
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe
\$345.78	\$345.78	\$345.78	\$345.78	\$345.78	\$345.78	\$345.78

0	0	0	0	0	0
Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$345.78	\$345.78	\$345.78	\$345.78	\$345.78	\$345.78

RATING AREA 4

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

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$283.73	\$283.73	\$283.73	\$283.73	\$283.73	

RATING AREA 6

0	0	2	0
Centre	Columbia	Lehigh	Mifflin
\$349.17	\$349.17	\$349.17	\$349.17

0	0	0	0	0	0	RATING AREA 7				RATING AREA 8					RATING AREA 9							
Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	
\$349.17	\$349.17	\$349.17	\$349.17	\$349.17	#####	\$366.12	\$366.12	\$366.12	\$366.12	\$339.00	\$339.00	\$339.00	\$339.00	\$339.00	\$318.43	\$318.43	\$318.43	\$318.43	\$318.43	\$318.43	\$318.43	\$318.43

Company Name: **AetnaLifeInsuranceCo**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **April 1, 2023**

Ending date of Rates: **June 30, 2023**

HIOS Plan ID (On Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$207.67	\$207.67	\$218.45	\$218.45	\$272.01	\$272.01	\$223.19	\$223.19	\$274.67	\$274.67	\$288.01	\$288.01	\$266.67	\$266.67	\$250.49	\$250.49
15	\$226.12	\$226.12	\$237.87	\$237.87	\$296.18	\$296.18	\$243.03	\$243.03	\$299.09	\$299.09	\$313.61	\$313.61	\$290.38	\$290.38	\$272.76	\$272.76
16	\$233.18	\$233.18	\$245.29	\$245.29	\$305.43	\$305.43	\$250.62	\$250.62	\$308.42	\$308.42	\$323.40	\$323.40	\$299.44	\$299.44	\$281.27	\$281.27
17	\$240.24	\$240.24	\$252.72	\$252.72	\$314.67	\$314.67	\$258.20	\$258.20	\$317.76	\$317.76	\$333.18	\$333.18	\$308.50	\$308.50	\$289.78	\$289.78
18	\$247.84	\$247.84	\$260.71	\$260.71	\$324.63	\$324.63	\$266.37	\$266.37	\$327.81	\$327.81	\$343.73	\$343.73	\$318.26	\$318.26	\$298.95	\$298.95
19	\$255.44	\$255.44	\$268.71	\$268.71	\$334.59	\$334.59	\$274.54	\$274.54	\$337.87	\$337.87	\$354.27	\$354.27	\$328.03	\$328.03	\$308.12	\$308.12
20	\$263.31	\$263.31	\$276.99	\$276.99	\$344.90	\$344.90	\$283.00	\$283.00	\$348.28	\$348.28	\$365.18	\$365.18	\$338.13	\$338.13	\$317.62	\$317.62
21	\$271.46	\$271.46	\$285.55	\$285.55	\$355.56	\$355.56	\$291.76	\$291.76	\$359.05	\$359.05	\$376.48	\$376.48	\$348.59	\$348.59	\$327.44	\$327.44
22	\$271.46	\$271.46	\$285.55	\$285.55	\$355.56	\$355.56	\$291.76	\$291.76	\$359.05	\$359.05	\$376.48	\$376.48	\$348.59	\$348.59	\$327.44	\$327.44
23	\$271.46	\$271.46	\$285.55	\$285.55	\$355.56	\$355.56	\$291.76	\$291.76	\$359.05	\$359.05	\$376.48	\$376.48	\$348.59	\$348.59	\$327.44	\$327.44
24	\$271.46	\$271.46	\$285.55	\$285.55	\$355.56	\$355.56	\$291.76	\$291.76	\$359.05	\$359.05	\$376.48	\$376.48	\$348.59	\$348.59	\$327.44	\$327.44
25	\$272.54	\$272.54	\$286.70	\$286.70	\$356.99	\$356.99	\$292.92	\$292.92	\$360.49	\$360.49	\$377.99	\$377.99	\$349.99	\$349.99	\$328.75	\$328.75
26	\$277.97	\$277.97	\$292.41	\$292.41	\$364.10	\$364.10	\$298.76	\$298.76	\$367.67	\$367.67	\$385.51	\$385.51	\$356.96	\$356.96	\$335.30	\$335.30
27	\$284.49	\$284.49	\$299.26	\$299.26	\$372.63	\$372.63	\$305.76	\$305.76	\$376.28	\$376.28	\$394.55	\$394.55	\$365.32	\$365.32	\$343.16	\$343.16
28	\$295.07	\$295.07	\$310.40	\$310.40	\$386.50	\$386.50	\$317.14	\$317.14	\$390.29	\$390.29	\$409.23	\$409.23	\$378.92	\$378.92	\$355.93	\$355.93
29	\$303.76	\$303.76	\$319.54	\$319.54	\$397.88	\$397.88	\$326.48	\$326.48	\$401.78	\$401.78	\$421.28	\$421.28	\$390.07	\$390.07	\$366.40	\$366.40
30	\$308.10	\$308.10	\$324.10	\$324.10	\$403.56	\$403.56	\$331.14	\$331.14	\$407.52	\$407.52	\$427.30	\$427.30	\$395.65	\$395.65	\$371.64	\$371.64
31	\$314.62	\$314.62	\$330.96	\$330.96	\$412.10	\$412.10	\$338.15	\$338.15	\$416.14	\$416.14	\$436.34	\$436.34	\$404.02	\$404.02	\$379.50	\$379.50
32	\$321.13	\$321.13	\$337.81	\$337.81	\$420.63	\$420.63	\$345.15	\$345.15	\$424.76	\$424.76	\$445.38	\$445.38	\$412.38	\$412.38	\$387.36	\$387.36
33	\$325.21	\$325.21	\$342.09	\$342.09	\$425.97	\$425.97	\$349.52	\$349.52	\$430.14	\$430.14	\$451.02	\$451.02	\$417.61	\$417.61	\$392.27	\$392.27
34	\$329.55	\$329.55	\$346.66	\$346.66	\$431.65	\$431.65	\$354.19	\$354.19	\$435.89	\$435.89	\$457.05	\$457.05	\$423.19	\$423.19	\$397.51	\$397.51
35	\$331.72	\$331.72	\$348.95	\$348.95	\$434.50	\$434.50	\$356.53	\$356.53	\$438.76	\$438.76	\$460.06	\$460.06	\$425.98	\$425.98	\$400.13	\$400.13
36	\$333.89	\$333.89	\$351.23	\$351.23	\$437.34	\$437.34	\$358.86	\$358.86	\$441.63	\$441.63	\$463.07	\$463.07	\$428.77	\$428.77	\$402.75	\$402.75
37	\$336.06	\$336.06	\$353.52	\$353.52	\$440.19	\$440.19	\$361.19	\$361.19	\$444.50	\$444.50	\$466.08	\$466.08	\$431.56	\$431.56	\$405.37	\$405.37
38	\$338.24	\$338.24	\$355.80	\$355.80	\$443.03	\$443.03	\$363.53	\$363.53	\$447.38	\$447.38	\$469.09	\$469.09	\$434.35	\$434.35	\$407.99	\$407.99
39	\$342.58	\$342.58	\$360.37	\$360.37	\$448.72	\$448.72	\$368.20	\$368.20	\$453.12	\$453.12	\$475.12	\$475.12	\$439.92	\$439.92	\$413.23	\$413.23
40	\$346.92	\$346.92	\$364.94	\$364.94	\$454.41	\$454.41	\$372.86	\$372.86	\$458.87	\$458.87	\$481.14	\$481.14	\$445.50	\$445.50	\$418.47	\$418.47
41	\$353.44	\$353.44	\$371.79	\$371.79	\$462.94	\$462.94	\$379.87	\$379.87	\$467.48	\$467.48	\$490.18	\$490.18	\$453.87	\$453.87	\$426.33	\$426.33
42	\$359.68	\$359.68	\$378.36	\$378.36	\$471.12	\$471.12	\$386.58	\$386.58	\$475.74	\$475.74	\$498.84	\$498.84	\$461.88	\$461.88	\$433.86	\$433.86
43	\$368.37	\$368.37	\$387.50	\$387.50	\$482.50	\$482.50	\$395.91	\$395.91	\$487.23	\$487.23	\$510.88	\$510.88	\$473.04	\$473.04	\$444.33	\$444.33
44	\$379.23	\$379.23	\$398.92	\$398.92	\$496.72	\$496.72	\$407.58	\$407.58	\$501.59	\$501.59	\$525.94	\$525.94	\$486.98	\$486.98	\$457.43	\$457.43
45	\$391.98	\$391.98	\$412.34	\$412.34	\$513.43	\$513.43	\$421.30	\$421.30	\$518.47	\$518.47	\$543.64	\$543.64	\$503.37	\$503.37	\$472.82	\$472.82
46	\$407.19	\$407.19	\$428.33	\$428.33	\$533.35	\$533.35	\$437.63	\$437.63	\$538.57	\$538.57	\$564.72	\$564.72	\$522.89	\$522.89	\$491.16	\$491.16
47	\$424.29	\$424.29	\$446.32	\$446.32	\$555.75	\$555.75	\$456.02	\$456.02	\$561.19	\$561.19	\$588.44	\$588.44	\$544.85	\$544.85	\$511.79	\$511.79
48	\$443.83	\$443.83	\$466.88	\$466.88	\$581.35	\$581.35	\$477.02	\$477.02	\$587.05	\$587.05	\$615.54	\$615.54	\$569.95	\$569.95	\$535.36	\$535.36
49	\$463.11	\$463.11	\$487.16	\$487.16	\$606.59	\$606.59	\$497.74	\$497.74	\$612.54	\$612.54	\$642.27	\$642.27	\$594.70	\$594.70	\$558.61	\$558.61
50	\$484.82	\$484.82	\$510.00	\$510.00	\$635.04	\$635.04	\$521.08	\$521.08	\$641.26	\$641.26	\$672.39	\$672.39	\$622.59	\$622.59	\$584.81	\$584.81
51	\$506.27	\$506.27	\$532.56	\$532.56	\$663.13	\$663.13	\$544.13	\$544.13	\$669.63	\$669.63	\$702.13	\$702.13	\$650.12	\$650.12	\$610.67	\$610.67
52	\$529.89	\$529.89	\$557.40	\$557.40	\$694.06	\$694.06	\$569.51	\$569.51	\$700.87	\$700.87	\$734.89	\$734.89	\$680.45	\$680.45	\$639.16	\$639.16
53	\$553.77	\$553.77	\$582.53	\$582.53	\$725.35	\$725.35	\$595.18	\$595.18	\$732.46	\$732.46	\$768.02	\$768.02	\$711.13	\$711.13	\$667.97	\$667.97
54	\$579.56	\$579.56	\$609.66	\$609.66	\$759.13	\$759.13	\$622.90	\$622.90	\$766.57	\$766.57	\$803.78	\$803.78	\$744.24	\$744.24	\$699.08	\$699.08
55	\$605.35	\$605.35	\$636.79	\$636.79	\$792.91	\$792.91	\$650.62	\$650.62	\$800.68	\$800.68	\$839.55	\$839.55	\$777.36	\$777.36	\$730.19	\$730.19
56	\$633.31	\$633.31	\$666.20	\$666.20	\$829.53	\$829.53	\$680.67	\$680.67	\$837.66	\$837.66	\$878.33	\$878.33	\$813.27	\$813.27	\$763.91	\$763.91
57	\$661.54	\$661.54	\$695.90	\$695.90	\$866.51	\$866.51	\$711.01	\$711.01	\$875.00	\$875.00	\$917.48	\$917.48	\$849.52	\$849.52	\$797.97	\$797.97
58	\$691.67	\$691.67	\$727.59	\$727.59	\$905.98	\$905.98	\$743.40	\$743.40	\$914.86	\$914.86	\$959.27	\$959.27	\$888.21	\$888.21	\$834.31	\$834.31
59	\$706.60	\$706.60	\$743.30	\$743.30	\$925.53	\$925.53	\$759.44	\$759.44	\$934.61	\$934.61	\$979.98	\$979.98	\$907.38	\$907.38	\$852.32	\$852.32
60	\$736.74	\$736.74	\$774.99	\$774.99	\$965.00	\$965.00	\$791.83	\$791.83	\$974.46	\$974.46	\$1,021.76	\$1,021.76	\$946.08	\$946.08	\$888.67	\$888.67
61	\$762.80	\$762.80	\$802.41	\$802.41	\$999.13	\$999.13	\$819.84	\$819.84	\$1,008.93	\$1,008.93	\$1,057.91	\$1,057.91	\$979.54	\$979.54	\$920.10	\$920.10
62	\$779.90	\$779.90	\$820.40	\$820.40	\$1,021.53	\$1,021.53	\$838.22	\$838.22	\$1,031.55	\$1,031.55	\$1,081.63	\$1,081.63	\$1,001.50	\$1,001.50	\$940.73	\$940.73
63	\$801.34	\$801.34	\$842.96	\$842.96	\$1,049.62	\$1,049.62	\$861.27	\$861.27	\$1,059.91	\$1,059.91	\$1,111.37	\$1,111.37	\$1,029.04	\$1,029.04	\$966.60	\$966.60
64+	\$814.10	\$814.10	\$856.38	\$856.38	\$1,066.34	\$1,066.34	\$874.98	\$874.98	\$1,076.79	\$1,076.79	\$1,129.06	\$1,129.06	\$1,045.43	\$1,045.43	\$981.99	\$981.99

**AetnaLifeInsuranceCo
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	0	PA03, PA05,	Susquehanna, Wayne, Lackawanna,

Company Name AetnaLifeInsuranceCo

Market Small Group

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

05-01-2022 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2			RATING AREA 3							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	3	
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off		\$271.46		\$271.46	\$271.46		\$271.46		\$285.55	\$285.55	\$285.55	\$355.56	\$355.56	\$355.56	\$355.56	\$355.56	\$355.56	\$355.56	\$355.56

0	0	0	0	0	0
Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$355.56	\$355.56	\$355.56	\$355.56	\$355.56	\$355.56

RATING AREA 4

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

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$291.76	\$291.76	\$291.76	\$291.76	\$291.76	

RATING AREA 6

0	0	2	0
Centre	Columbia	Lehigh	Mifflin
\$359.05	\$359.05	\$359.05	\$359.05

0	0	0	0	0	0	RATING AREA 7				RATING AREA 8					RATING AREA 9							
Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	
\$359.05	\$359.05	\$359.05	\$359.05	\$359.05	#####	\$376.48	\$376.48	\$376.48	\$376.48	\$348.59	\$348.59	\$348.59	\$348.59	\$348.59	\$327.44	\$327.44	\$327.44	\$327.44	\$327.44	\$327.44	\$327.44	\$327.44

Company Name: AetnaLifeInsuranceCo
 Market: Small Group
 Product: EPO
 Effective Date of Rates: July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$213.54	\$213.54	\$224.63	\$224.63	\$279.70	\$279.70	\$229.51	\$229.51	\$282.45	\$282.45	\$296.16	\$296.16	\$274.22	\$274.22	\$257.58	\$257.58
15	\$232.52	\$232.52	\$244.60	\$244.60	\$304.57	\$304.57	\$249.91	\$249.91	\$307.55	\$307.55	\$322.48	\$322.48	\$298.60	\$298.60	\$280.48	\$280.48
16	\$239.78	\$239.78	\$252.23	\$252.23	\$314.07	\$314.07	\$257.71	\$257.71	\$317.15	\$317.15	\$332.55	\$332.55	\$307.92	\$307.92	\$289.23	\$289.23
17	\$247.04	\$247.04	\$259.87	\$259.87	\$323.58	\$323.58	\$265.51	\$265.51	\$326.75	\$326.75	\$342.61	\$342.61	\$317.24	\$317.24	\$297.98	\$297.98
18	\$254.86	\$254.86	\$268.09	\$268.09	\$333.82	\$333.82	\$273.91	\$273.91	\$337.09	\$337.09	\$353.45	\$353.45	\$327.27	\$327.27	\$307.41	\$307.41
19	\$262.67	\$262.67	\$276.31	\$276.31	\$344.06	\$344.06	\$282.31	\$282.31	\$347.43	\$347.43	\$364.29	\$364.29	\$337.31	\$337.31	\$316.84	\$316.84
20	\$270.77	\$270.77	\$284.83	\$284.83	\$354.66	\$354.66	\$291.01	\$291.01	\$358.14	\$358.14	\$375.52	\$375.52	\$347.70	\$347.70	\$326.61	\$326.61
21	\$279.14	\$279.14	\$293.64	\$293.64	\$365.63	\$365.63	\$300.01	\$300.01	\$369.21	\$369.21	\$387.13	\$387.13	\$358.46	\$358.46	\$336.71	\$336.71
22	\$279.14	\$279.14	\$293.64	\$293.64	\$365.63	\$365.63	\$300.01	\$300.01	\$369.21	\$369.21	\$387.13	\$387.13	\$358.46	\$358.46	\$336.71	\$336.71
23	\$279.14	\$279.14	\$293.64	\$293.64	\$365.63	\$365.63	\$300.01	\$300.01	\$369.21	\$369.21	\$387.13	\$387.13	\$358.46	\$358.46	\$336.71	\$336.71
24	\$279.14	\$279.14	\$293.64	\$293.64	\$365.63	\$365.63	\$300.01	\$300.01	\$369.21	\$369.21	\$387.13	\$387.13	\$358.46	\$358.46	\$336.71	\$336.71
25	\$280.26	\$280.26	\$294.81	\$294.81	\$367.09	\$367.09	\$301.21	\$301.21	\$370.69	\$370.69	\$388.68	\$388.68	\$359.89	\$359.89	\$338.05	\$338.05
26	\$285.84	\$285.84	\$300.68	\$300.68	\$374.40	\$374.40	\$307.21	\$307.21	\$378.07	\$378.07	\$396.43	\$396.43	\$367.06	\$367.06	\$344.79	\$344.79
27	\$292.54	\$292.54	\$307.73	\$307.73	\$383.18	\$383.18	\$314.41	\$314.41	\$386.93	\$386.93	\$405.72	\$405.72	\$375.66	\$375.66	\$352.87	\$352.87
28	\$303.43	\$303.43	\$319.18	\$319.18	\$397.44	\$397.44	\$326.12	\$326.12	\$401.33	\$401.33	\$420.82	\$420.82	\$389.64	\$389.64	\$366.00	\$366.00
29	\$312.36	\$312.36	\$328.58	\$328.58	\$409.14	\$409.14	\$335.72	\$335.72	\$413.15	\$413.15	\$433.20	\$433.20	\$401.11	\$401.11	\$376.77	\$376.77
30	\$316.82	\$316.82	\$333.28	\$333.28	\$414.99	\$414.99	\$340.52	\$340.52	\$419.06	\$419.06	\$439.40	\$439.40	\$406.85	\$406.85	\$382.16	\$382.16
31	\$323.52	\$323.52	\$340.32	\$340.32	\$423.76	\$423.76	\$347.72	\$347.72	\$427.92	\$427.92	\$448.69	\$448.69	\$415.45	\$415.45	\$390.24	\$390.24
32	\$330.22	\$330.22	\$347.37	\$347.37	\$432.54	\$432.54	\$354.92	\$354.92	\$436.78	\$436.78	\$457.98	\$457.98	\$424.06	\$424.06	\$398.32	\$398.32
33	\$334.41	\$334.41	\$351.78	\$351.78	\$438.02	\$438.02	\$359.42	\$359.42	\$442.32	\$442.32	\$463.79	\$463.79	\$429.43	\$429.43	\$403.37	\$403.37
34	\$338.88	\$338.88	\$356.47	\$356.47	\$443.87	\$443.87	\$364.22	\$364.22	\$448.22	\$448.22	\$469.98	\$469.98	\$435.17	\$435.17	\$408.76	\$408.76
35	\$341.11	\$341.11	\$358.82	\$358.82	\$446.80	\$446.80	\$366.62	\$366.62	\$451.18	\$451.18	\$473.08	\$473.08	\$438.04	\$438.04	\$411.45	\$411.45
36	\$343.34	\$343.34	\$361.17	\$361.17	\$449.72	\$449.72	\$369.02	\$369.02	\$454.13	\$454.13	\$476.18	\$476.18	\$440.90	\$440.90	\$414.15	\$414.15
37	\$345.58	\$345.58	\$363.52	\$363.52	\$452.65	\$452.65	\$371.42	\$371.42	\$457.08	\$457.08	\$479.27	\$479.27	\$443.77	\$443.77	\$416.84	\$416.84
38	\$347.81	\$347.81	\$365.87	\$365.87	\$455.57	\$455.57	\$373.82	\$373.82	\$460.04	\$460.04	\$482.37	\$482.37	\$446.64	\$446.64	\$419.54	\$419.54
39	\$352.28	\$352.28	\$370.57	\$370.57	\$461.42	\$461.42	\$378.62	\$378.62	\$465.95	\$465.95	\$488.56	\$488.56	\$452.37	\$452.37	\$424.92	\$424.92
40	\$356.74	\$356.74	\$375.27	\$375.27	\$467.27	\$467.27	\$383.42	\$383.42	\$471.85	\$471.85	\$494.76	\$494.76	\$458.11	\$458.11	\$430.31	\$430.31
41	\$363.44	\$363.44	\$382.31	\$382.31	\$476.05	\$476.05	\$390.62	\$390.62	\$480.71	\$480.71	\$504.05	\$504.05	\$466.71	\$466.71	\$438.39	\$438.39
42	\$369.86	\$369.86	\$389.07	\$389.07	\$484.46	\$484.46	\$397.52	\$397.52	\$489.21	\$489.21	\$512.95	\$512.95	\$474.96	\$474.96	\$446.14	\$446.14
43	\$378.79	\$378.79	\$398.46	\$398.46	\$496.16	\$496.16	\$407.12	\$407.12	\$501.02	\$501.02	\$525.34	\$525.34	\$486.43	\$486.43	\$456.91	\$456.91
44	\$389.96	\$389.96	\$410.21	\$410.21	\$510.78	\$510.78	\$419.12	\$419.12	\$515.79	\$515.79	\$540.83	\$540.83	\$500.77	\$500.77	\$470.38	\$470.38
45	\$403.08	\$403.08	\$424.01	\$424.01	\$527.97	\$527.97	\$433.22	\$433.22	\$533.14	\$533.14	\$559.02	\$559.02	\$517.61	\$517.61	\$486.20	\$486.20
46	\$418.71	\$418.71	\$440.45	\$440.45	\$548.44	\$548.44	\$450.02	\$450.02	\$553.82	\$553.82	\$580.70	\$580.70	\$537.69	\$537.69	\$505.06	\$505.06
47	\$436.30	\$436.30	\$458.95	\$458.95	\$571.48	\$571.48	\$468.92	\$468.92	\$577.08	\$577.08	\$605.09	\$605.09	\$560.27	\$560.27	\$526.27	\$526.27
48	\$456.40	\$456.40	\$480.10	\$480.10	\$597.80	\$597.80	\$490.52	\$490.52	\$603.66	\$603.66	\$632.97	\$632.97	\$586.08	\$586.08	\$550.51	\$550.51
49	\$476.21	\$476.21	\$500.94	\$500.94	\$623.76	\$623.76	\$511.82	\$511.82	\$629.88	\$629.88	\$660.45	\$660.45	\$611.53	\$611.53	\$574.42	\$574.42
50	\$498.55	\$498.55	\$524.43	\$524.43	\$653.01	\$653.01	\$535.83	\$535.83	\$659.41	\$659.41	\$691.42	\$691.42	\$640.21	\$640.21	\$601.36	\$601.36
51	\$520.60	\$520.60	\$547.63	\$547.63	\$681.89	\$681.89	\$559.53	\$559.53	\$688.58	\$688.58	\$722.01	\$722.01	\$668.52	\$668.52	\$627.96	\$627.96
52	\$544.88	\$544.88	\$573.18	\$573.18	\$713.70	\$713.70	\$585.63	\$585.63	\$720.70	\$720.70	\$755.69	\$755.69	\$699.71	\$699.71	\$657.25	\$657.25
53	\$569.45	\$569.45	\$599.02	\$599.02	\$745.88	\$745.88	\$612.03	\$612.03	\$753.19	\$753.19	\$789.76	\$789.76	\$731.25	\$731.25	\$686.88	\$686.88
54	\$595.97	\$595.97	\$626.91	\$626.91	\$780.61	\$780.61	\$640.53	\$640.53	\$788.27	\$788.27	\$826.53	\$826.53	\$765.31	\$765.31	\$718.87	\$718.87
55	\$622.48	\$622.48	\$654.81	\$654.81	\$815.35	\$815.35	\$669.03	\$669.03	\$823.34	\$823.34	\$863.31	\$863.31	\$799.36	\$799.36	\$750.85	\$750.85
56	\$651.24	\$651.24	\$685.05	\$685.05	\$853.01	\$853.01	\$699.93	\$699.93	\$861.37	\$861.37	\$903.19	\$903.19	\$836.28	\$836.28	\$785.54	\$785.54
57	\$680.27	\$680.27	\$715.59	\$715.59	\$891.03	\$891.03	\$731.13	\$731.13	\$899.77	\$899.77	\$943.45	\$943.45	\$873.56	\$873.56	\$820.55	\$820.55
58	\$711.25	\$711.25	\$748.19	\$748.19	\$931.62	\$931.62	\$764.44	\$764.44	\$940.75	\$940.75	\$986.42	\$986.42	\$913.35	\$913.35	\$857.93	\$857.93
59	\$726.60	\$726.60	\$764.34	\$764.34	\$951.73	\$951.73	\$780.94	\$780.94	\$961.06	\$961.06	\$1,007.71	\$1,007.71	\$933.07	\$933.07	\$876.45	\$876.45
60	\$757.59	\$757.59	\$796.93	\$796.93	\$992.31	\$992.31	\$814.24	\$814.24	\$1,002.04	\$1,002.04	\$1,050.68	\$1,050.68	\$972.86	\$972.86	\$913.82	\$913.82
61	\$784.39	\$784.39	\$825.12	\$825.12	\$1,027.41	\$1,027.41	\$843.04	\$843.04	\$1,037.49	\$1,037.49	\$1,087.85	\$1,087.85	\$1,007.27	\$1,007.27	\$946.14	\$946.14
62	\$801.97	\$801.97	\$843.62	\$843.62	\$1,050.45	\$1,050.45	\$861.94	\$861.94	\$1,060.75	\$1,060.75	\$1,112.24	\$1,112.24	\$1,029.85	\$1,029.85	\$967.36	\$967.36
63	\$824.02	\$824.02	\$866.81	\$866.81	\$1,079.33	\$1,079.33	\$885.64	\$885.64	\$1,089.91	\$1,089.91	\$1,142.82	\$1,142.82	\$1,058.17	\$1,058.17	\$993.96	\$993.96
64+	\$837.14	\$837.14	\$880.62	\$880.62	\$1,096.52	\$1,096.52	\$899.74	\$899.74	\$1,107.27	\$1,107.27	\$1,161.02	\$1,161.02	\$1,075.02	\$1,075.02	\$1,009.78	\$1,009.78

**AetnaLifeInsuranceCo
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	0	PA03, PA05,	Susquehanna, Wayne, Lackawanna,

Company Name AetnaLifeInsuranceCo
 Market Small Group

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

08-01-2022 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$279.14		\$279.14		\$279.14		\$279.14

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$293.64	\$293.64	\$293.64

RATING AREA 3

0	0	0	0	0	6	3
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe
\$365.63	\$365.63	\$365.63	\$365.63	\$365.63	\$365.63	\$365.63

0	0	0	0	0	0
Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$365.63	\$365.63	\$365.63	\$365.63	\$365.63	\$365.63

RATING AREA 4

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

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$300.01	\$300.01	\$300.01	\$300.01	\$300.01	

RATING AREA 6

0	0	2	0
Centre	Columbia	Lehigh	Mifflin
\$369.21	\$369.21	\$369.21	\$369.21

0	0	0	0	0	0	RATING AREA 7				RATING AREA 8					RATING AREA 9							
Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	
\$369.21	\$369.21	\$369.21	\$369.21	\$369.21	#####	\$387.13	\$387.13	\$387.13	\$387.13	\$358.46	\$358.46	\$358.46	\$358.46	\$358.46	\$336.71	\$336.71	\$336.71	\$336.71	\$336.71	\$336.71	\$336.71	336.71

Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$219.59	\$219.59	\$230.99	\$230.99	\$287.62	\$287.62	\$236.01	\$236.01	\$290.44	\$290.44	\$304.54	\$304.54	\$281.98	\$281.98	\$264.87	\$264.87
15	\$239.10	\$239.10	\$251.52	\$251.52	\$313.19	\$313.19	\$256.98	\$256.98	\$316.26	\$316.26	\$331.61	\$331.61	\$307.05	\$307.05	\$288.41	\$288.41
16	\$246.57	\$246.57	\$259.37	\$259.37	\$322.96	\$322.96	\$265.01	\$265.01	\$326.13	\$326.13	\$341.96	\$341.96	\$316.63	\$316.63	\$297.42	\$297.42
17	\$254.03	\$254.03	\$267.22	\$267.22	\$332.74	\$332.74	\$273.03	\$273.03	\$336.00	\$336.00	\$352.31	\$352.31	\$326.21	\$326.21	\$306.42	\$306.42
18	\$262.07	\$262.07	\$275.68	\$275.68	\$343.27	\$343.27	\$281.66	\$281.66	\$346.63	\$346.63	\$363.46	\$363.46	\$336.53	\$336.53	\$316.11	\$316.11
19	\$270.11	\$270.11	\$284.13	\$284.13	\$353.79	\$353.79	\$290.30	\$290.30	\$357.26	\$357.26	\$374.60	\$374.60	\$346.86	\$346.86	\$325.81	\$325.81
20	\$278.43	\$278.43	\$292.89	\$292.89	\$364.70	\$364.70	\$299.25	\$299.25	\$368.27	\$368.27	\$386.15	\$386.15	\$357.54	\$357.54	\$335.85	\$335.85
21	\$287.04	\$287.04	\$301.95	\$301.95	\$375.98	\$375.98	\$308.50	\$308.50	\$379.66	\$379.66	\$398.09	\$398.09	\$368.60	\$368.60	\$346.24	\$346.24
22	\$287.04	\$287.04	\$301.95	\$301.95	\$375.98	\$375.98	\$308.50	\$308.50	\$379.66	\$379.66	\$398.09	\$398.09	\$368.60	\$368.60	\$346.24	\$346.24
23	\$287.04	\$287.04	\$301.95	\$301.95	\$375.98	\$375.98	\$308.50	\$308.50	\$379.66	\$379.66	\$398.09	\$398.09	\$368.60	\$368.60	\$346.24	\$346.24
24	\$287.04	\$287.04	\$301.95	\$301.95	\$375.98	\$375.98	\$308.50	\$308.50	\$379.66	\$379.66	\$398.09	\$398.09	\$368.60	\$368.60	\$346.24	\$346.24
25	\$288.19	\$288.19	\$303.15	\$303.15	\$377.48	\$377.48	\$309.74	\$309.74	\$381.18	\$381.18	\$399.68	\$399.68	\$370.08	\$370.08	\$347.62	\$347.62
26	\$293.93	\$293.93	\$309.19	\$309.19	\$385.00	\$385.00	\$315.91	\$315.91	\$388.77	\$388.77	\$407.65	\$407.65	\$377.45	\$377.45	\$354.55	\$354.55
27	\$300.82	\$300.82	\$316.44	\$316.44	\$394.02	\$394.02	\$323.31	\$323.31	\$397.88	\$397.88	\$417.20	\$417.20	\$386.30	\$386.30	\$362.85	\$362.85
28	\$312.01	\$312.01	\$328.22	\$328.22	\$408.68	\$408.68	\$335.34	\$335.34	\$412.69	\$412.69	\$432.73	\$432.73	\$400.67	\$400.67	\$376.36	\$376.36
29	\$321.20	\$321.20	\$337.88	\$337.88	\$420.72	\$420.72	\$345.22	\$345.22	\$424.84	\$424.84	\$445.46	\$445.46	\$412.47	\$412.47	\$387.44	\$387.44
30	\$325.79	\$325.79	\$342.71	\$342.71	\$426.73	\$426.73	\$350.15	\$350.15	\$430.92	\$430.92	\$451.83	\$451.83	\$418.36	\$418.36	\$392.98	\$392.98
31	\$332.68	\$332.68	\$349.96	\$349.96	\$435.76	\$435.76	\$357.56	\$357.56	\$440.03	\$440.03	\$461.39	\$461.39	\$427.21	\$427.21	\$401.29	\$401.29
32	\$339.57	\$339.57	\$357.20	\$357.20	\$444.78	\$444.78	\$364.96	\$364.96	\$449.14	\$449.14	\$470.94	\$470.94	\$436.06	\$436.06	\$409.60	\$409.60
33	\$343.87	\$343.87	\$361.73	\$361.73	\$450.42	\$450.42	\$369.59	\$369.59	\$454.83	\$454.83	\$476.91	\$476.91	\$441.59	\$441.59	\$414.79	\$414.79
34	\$348.47	\$348.47	\$366.56	\$366.56	\$456.43	\$456.43	\$374.52	\$374.52	\$460.91	\$460.91	\$483.28	\$483.28	\$447.48	\$447.48	\$420.33	\$420.33
35	\$350.76	\$350.76	\$368.98	\$368.98	\$459.44	\$459.44	\$376.99	\$376.99	\$463.95	\$463.95	\$486.47	\$486.47	\$450.43	\$450.43	\$423.10	\$423.10
36	\$353.06	\$353.06	\$371.39	\$371.39	\$462.45	\$462.45	\$379.46	\$379.46	\$466.98	\$466.98	\$489.65	\$489.65	\$453.38	\$453.38	\$425.87	\$425.87
37	\$355.36	\$355.36	\$373.81	\$373.81	\$465.46	\$465.46	\$381.93	\$381.93	\$470.02	\$470.02	\$492.84	\$492.84	\$456.33	\$456.33	\$428.64	\$428.64
38	\$357.65	\$357.65	\$376.23	\$376.23	\$468.46	\$468.46	\$384.40	\$384.40	\$473.06	\$473.06	\$496.02	\$496.02	\$459.28	\$459.28	\$431.41	\$431.41
39	\$362.25	\$362.25	\$381.06	\$381.06	\$474.48	\$474.48	\$389.33	\$389.33	\$479.13	\$479.13	\$502.39	\$502.39	\$465.18	\$465.18	\$436.95	\$436.95
40	\$366.84	\$366.84	\$385.89	\$385.89	\$480.50	\$480.50	\$394.27	\$394.27	\$485.21	\$485.21	\$508.76	\$508.76	\$471.07	\$471.07	\$442.49	\$442.49
41	\$373.73	\$373.73	\$393.13	\$393.13	\$489.52	\$489.52	\$401.67	\$401.67	\$494.32	\$494.32	\$518.31	\$518.31	\$479.92	\$479.92	\$450.80	\$450.80
42	\$380.33	\$380.33	\$400.08	\$400.08	\$498.17	\$498.17	\$408.77	\$408.77	\$503.05	\$503.05	\$527.47	\$527.47	\$488.40	\$488.40	\$458.76	\$458.76
43	\$389.51	\$389.51	\$409.74	\$409.74	\$510.20	\$510.20	\$418.64	\$418.64	\$515.20	\$515.20	\$540.21	\$540.21	\$500.19	\$500.19	\$469.84	\$469.84
44	\$401.00	\$401.00	\$421.82	\$421.82	\$525.24	\$525.24	\$430.98	\$430.98	\$530.39	\$530.39	\$556.13	\$556.13	\$514.94	\$514.94	\$483.69	\$483.69
45	\$414.49	\$414.49	\$436.01	\$436.01	\$542.91	\$542.91	\$445.48	\$445.48	\$548.23	\$548.23	\$574.84	\$574.84	\$532.26	\$532.26	\$499.96	\$499.96
46	\$430.56	\$430.56	\$452.92	\$452.92	\$563.96	\$563.96	\$462.76	\$462.76	\$569.49	\$569.49	\$597.14	\$597.14	\$552.90	\$552.90	\$519.35	\$519.35
47	\$448.64	\$448.64	\$471.94	\$471.94	\$587.65	\$587.65	\$482.19	\$482.19	\$593.41	\$593.41	\$622.22	\$622.22	\$576.13	\$576.13	\$541.17	\$541.17
48	\$469.31	\$469.31	\$493.68	\$493.68	\$614.72	\$614.72	\$504.41	\$504.41	\$620.75	\$620.75	\$650.88	\$650.88	\$602.67	\$602.67	\$566.09	\$566.09
49	\$489.69	\$489.69	\$515.12	\$515.12	\$641.41	\$641.41	\$526.31	\$526.31	\$647.70	\$647.70	\$679.14	\$679.14	\$628.84	\$628.84	\$590.68	\$590.68
50	\$512.65	\$512.65	\$539.28	\$539.28	\$671.49	\$671.49	\$550.99	\$550.99	\$678.07	\$678.07	\$710.99	\$710.99	\$658.32	\$658.32	\$618.38	\$618.38
51	\$535.33	\$535.33	\$563.13	\$563.13	\$701.19	\$701.19	\$575.36	\$575.36	\$708.07	\$708.07	\$742.44	\$742.44	\$687.44	\$687.44	\$645.73	\$645.73
52	\$560.30	\$560.30	\$589.40	\$589.40	\$733.90	\$733.90	\$602.20	\$602.20	\$741.10	\$741.10	\$777.07	\$777.07	\$719.51	\$719.51	\$675.85	\$675.85
53	\$585.56	\$585.56	\$615.97	\$615.97	\$766.99	\$766.99	\$629.35	\$629.35	\$774.51	\$774.51	\$812.11	\$812.11	\$751.95	\$751.95	\$706.32	\$706.32
54	\$612.83	\$612.83	\$644.66	\$644.66	\$802.71	\$802.71	\$658.66	\$658.66	\$810.58	\$810.58	\$849.92	\$849.92	\$786.97	\$786.97	\$739.21	\$739.21
55	\$640.10	\$640.10	\$673.34	\$673.34	\$838.42	\$838.42	\$687.97	\$687.97	\$846.64	\$846.64	\$887.74	\$887.74	\$821.98	\$821.98	\$772.11	\$772.11
56	\$669.67	\$669.67	\$704.44	\$704.44	\$877.15	\$877.15	\$719.74	\$719.74	\$885.75	\$885.75	\$928.75	\$928.75	\$859.95	\$859.95	\$807.77	\$807.77
57	\$699.52	\$699.52	\$735.84	\$735.84	\$916.25	\$916.25	\$751.83	\$751.83	\$925.23	\$925.23	\$970.15	\$970.15	\$898.29	\$898.29	\$843.78	\$843.78
58	\$731.38	\$731.38	\$769.36	\$769.36	\$957.98	\$957.98	\$786.07	\$786.07	\$967.38	\$967.38	\$1,014.34	\$1,014.34	\$939.20	\$939.20	\$882.21	\$882.21
59	\$747.17	\$747.17	\$785.97	\$785.97	\$978.66	\$978.66	\$803.04	\$803.04	\$988.26	\$988.26	\$1,036.23	\$1,036.23	\$959.47	\$959.47	\$901.25	\$901.25
60	\$779.03	\$779.03	\$819.48	\$819.48	\$1,020.40	\$1,020.40	\$837.28	\$837.28	\$1,030.40	\$1,030.40	\$1,080.42	\$1,080.42	\$1,000.39	\$1,000.39	\$939.68	\$939.68
61	\$806.58	\$806.58	\$848.47	\$848.47	\$1,056.49	\$1,056.49	\$866.90	\$866.90	\$1,066.85	\$1,066.85	\$1,118.64	\$1,118.64	\$1,035.77	\$1,035.77	\$972.92	\$972.92
62	\$824.67	\$824.67	\$867.49	\$867.49	\$1,080.18	\$1,080.18	\$886.33	\$886.33	\$1,090.77	\$1,090.77	\$1,143.72	\$1,143.72	\$1,059.00	\$1,059.00	\$994.73	\$994.73
63	\$847.34	\$847.34	\$891.35	\$891.35	\$1,109.88	\$1,109.88	\$910.71	\$910.71	\$1,120.76	\$1,120.76	\$1,175.17	\$1,175.17	\$1,088.12	\$1,088.12	\$1,022.09	\$1,022.09
64+	\$860.84	\$860.84	\$905.54	\$905.54	\$1,127.55	\$1,127.55	\$925.21	\$925.21	\$1,138.60	\$1,138.60	\$1,193.88	\$1,193.88	\$1,105.44	\$1,105.44	\$1,038.36	\$1,038.36

**AetnaLifeInsuranceCo
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	0	PA03, PA05,	Susquehanna, Wayne, Lackawanna,

Company Name AetnaLifeInsuranceCo
 Market Small Group

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

11-01-2022 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$287.04		\$287.04	\$287.04		\$287.04	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$301.95	\$301.95	\$301.95

RATING AREA 3

0	0	0	0	0	6	3
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe
\$375.98	\$375.98	\$375.98	\$375.98	\$375.98	\$375.98	\$375.98

0	0	0	0	0	0
Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$375.98	\$375.98	\$375.98	\$375.98	\$375.98	\$375.98

RATING AREA 4

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

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$308.50	\$308.50	\$308.50	\$308.50	\$308.50	

RATING AREA 6

0	0	2	0
Centre	Columbia	Lehigh	Mifflin
\$379.66	\$379.66	\$379.66	\$379.66

0	0	0	0	0	0	RATING AREA 7				RATING AREA 8					RATING AREA 9							
Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	
\$379.66	\$379.66	\$379.66	\$379.66	\$379.66	#####	\$398.09	\$398.09	\$398.09	\$398.09	\$368.60	\$368.60	\$368.60	\$368.60	\$368.60	\$346.24	\$346.24	\$346.24	\$346.24	\$346.24	\$346.24	\$346.24	346.24



June 24, 2022

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # 133266601

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA ALIC PPO SG filing received on June 15, 2022. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

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

- a. Please explain and provide the quantitative development of the projected risk adjustment transfer amount PMPM equal to \$52.60.**

Please refer to the following attached document for the factors used to project risk transfer amount:

- Q01 – ALIC RA Transfer Exhibit.xlsx

- b. Please compare the projected 2023 risk adjustment transfer amount PMPM to the anticipated 2021 risk adjustment transfer amount PMPM, identifying the specific driver(s) of any differences between the two values and providing detailed support for those differences.**

The 2021 Risk Adjustment Transfer Estimate is \$19.87 PMPM receivable (\$37,796), while the 2023 Risk Adjustment Transfer Estimate is \$54.56 PMPM receivable. We are assuming that the risk of the population will increase relative to the market and the projected risk adjustment transfer amount was calculated in tandem.

2. The following questions are related to the proposed annual trend rate included in the filing.

- a. Please clarify the trend assumption utilized in the development of this filing. The 'I Data' and 'I. b. Manual Data' tabs of the PA Rate Template appear to indicate an 9.7% annual trend rate, but the Rate Change Summary indicates a trend rate of 11.5%.**



The PA Rate Template trend of 9.7% is the Total Med + Rx Allowed trend rate. The Rate Change Summary (Attachment 1) of 11.5% is the Medical Only paid trend rate.

- b. *Please provide the actual observed trends based on historical allowed claims experience for each benefit category as well as in aggregate for years 2019, 2020, 2021, and 2022 (year to date). We realize 2022 trends will be partially based on estimated claim costs. In providing your response, for each calendar year, provide the total member months, allowed claims, and any normalization adjustments that should be applied to the claims experience. Please provide both raw and COVID-19 adjusted values for 2020 and 2021, as applicable.*

Please refer to the following attached document for the trend by benefit category:

- Q02 – Experience 202003-202202.xlsx

No covid adjustments were made.

- c. *Please compare the proposed annual trend rate to the actual observed trend rates per your response above. To the extent they are significantly different, please explain and justify why it is reasonable that they should be different.*

Due to the shrinking population, there is a lot of volatility in the trend by category of service. In addition, the data is not sufficient to provide any trend patterns. As a result, we are using national guidance consistent with pre-covid trends.

Actual observed claim trends are not normalized for large claims, morbidity, age, gender, benefit design, etc.

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

Confirmed.

4. *Per HHS Final Notice of Benefit and Payment Parameters, the federal medical rebate loss ratio is prohibited from including indirect quality improvement activity (QIA) expenses. Please confirm that in the calculation of the rebate MLR that indirect quality improvement activity (QIA) expenses have been excluded.*

The calculation of the rebate MLR is based on direct QIA.



5. *Please provide the quantitative development for determining the commission PMPM as shown in Table 6 of the PAAM Exhibits.*

Please refer to the following attached document for determining the commission PMPM:

- Q05 – ALIC Commissions Exhibit.xlsx

6. *Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – New, Open Enrollment Enrollee – Renewing, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please explain in detail the reason for the difference. Note that federal law prohibits differences in compensation to agents and brokers for coverage in the same benefit year based on whether the enrollment is during an SEP or during OEP.*

There are no differences in compensation to agents and brokers for the situations listed above.

Please refer to the following attached document for determining the commission PMPM:

- Q05 – ALIC Commissions Exhibit.xlsx

7. *Please provide a current copy of the broker contract agreements for plan year 2023.*

This information is not readily available to the actuarial team. We have requested this information from our business partners and will provide it when it is available.

8. *With the Public Health Emergency scheduled to end on July 15th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments if applicable.*

The rate development was not affected by the Public Health Emergency scheduled to end on July 15th. The rates were developed assuming a return to levels observed before the Public Health Emergency.

9. *Furthermore, with the Public Health Emergency scheduled to end on July 15th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2023?*

The morbidity assumption was not affected by the Public Health Emergency scheduled to end on July 15th. When developing the population morbidity projection, historical TPIR PLRS for PA were considered as well internal risk scores. The projected annual change result puts less weight on more recent years.



10. What impact, if any, is COVID having on the Plan Year 2023 rates? If the rates are impacted, please provide a qualitative explanation and quantitative exhibit demonstrating the effect of COVID, including the rationale, magnitude, and implementation of adjustments to base experience, trend, and/or rate development factors.

The 2023 rates do not include any COVID-19 adjustments.

11. Please verify that all plans fall within the updated metallic tier AV ranges prescribed by the HHS Final Notice of Benefit and Payment Parameters.

Confirmed. All AV's for the silver plans are between the prescribed range of 0.68-0.72.

12. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?

The experience data (CY 2021 through February 2022) we used for our 1Q23 pricing was net of prescription rebates.

13. Please explain how a change in member behavior to use service types such as telehealth more frequently than in the past and how a reversion back to more traditional service types is considered in your trend development.

The assumption is that utilization and cost of physician services will resemble pre-COVID levels.

14. Please provide an explanation of and support for the General & Claims Administrative Expenses shown in Table 6, as well as the reasons for any changes in the level of these expenses from the 2022 filing.

The administrative expense load is made up of three main components: G&A, commissions, and Quality Improvement (QIA).

The G&A expense is developed by calculating the cost of direct and allocated expenses across business segments and geographic areas.

The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy,



consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

The 0.5% of premium is a HHS permitted standard deduction for Quality Improvement Initiatives. They determined the allowance by studying historically reported averages across all issuers.

In addition to these components, G&A would also reflect adjustment for inflation.

- 15. *In the Trend Tie-Out exhibit, please verify that 2023 trend factors are shown, and clarify the statement that Table 5A reflects paid trend such that leveraging is appropriate, when projected allowed claims appear to be trended in this table.***

Confirmed.

In the Trend Tie-Out exhibit, Table 5A intends to show the development of the quarterly effective date factors using the paid trend. The Trend Tie-Out Exhibit crosswalks between total Medical + Rx allowed and Total Medical + Rx paid trend.

- 16. *Per Table 1 of the PAAME Exhibits, the average age in the projection period is expected to decrease to 32.0. Please clarify how the average age was determined for the projection period in Table 1, and provide a narrative explaining what is driving this indicated change in the projected average age of membership in 2023.***

Thank you for your review. The formula for the average age was not updated – please see the updated PAAM.

- 17. *Please revise the Federal Income Tax calculation to reflect a 21% rather than a 25% tax rate.***

The rate development already assumes a Federal Income Tax rate of 21%.

- 18. *The Federal Actuarial Memorandum indicates a paid-to-allowed ratio of 87.1%; please explain or revise to 68.8% as indicated in Table 5 of the PAAME.***

The paid to allowed ratio in the Actuarial Memorandum has been updated from 87.1% to 68.8%.

- 19. *Please clarify the number of whether the total covered lives and policyholders is 145 or 147, and clarify the date or time period to which the indicated figures apply, and make any appropriate adjustments to the cover letter and exhibits. I note that the cover letter indicates a greater number of policyholders than covered lives.***

145 is the correct number of total covered lives. This number represents the number of covered lives as of Feb 28, 2022. Cell AP18 on the “Ill Plan Rates” tab of the PAAM exhibit has been corrected to show 145 lives.

- 20. *Per the URRT, Worksheet 1, the Experience Period Premium (cell E18) is equal to \$1,554,103.16. However, per the PAAM Exhibits, Table 2, Earned Premium (cell B36) is equal to \$1,512,345.33. Please explain the discrepancy or update so that these numbers are consistent.***



We reviewed the PAAM exhibit, and it was linked incorrectly. The URRT worksheet 1 experience is correct and the Earned Premium in the PAAM Exhibits, Table 2, has been updated to equal \$1,554,103.16.

- 21. Per the URRT, Worksheet 2, the Experience Period Premium (cell D32) is equal to \$1,554,103.16. However, per the PAAM Exhibits, Table 2, Earned Premium (cell B36) is equal to \$1,512,345.33. Please explain the discrepancy or update so that these numbers are consistent.**

We reviewed the PAAM exhibit and it was linked incorrectly. The URRT worksheet 2 experience is correct and the Earned Premium in the PAAM Exhibits, Table 2, has been updated to equal \$1,554,103.16.

- 22. Per the URRT, Worksheet 1, the Incurred Claims in Experience Period (cell E16) is equal to \$748,126.66. However, per the PAAM Exhibits, Table 2, Ultimate Incurred Claims (cell D36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-EHB Capitation (cell K36) is equal to \$694,251.56. Please explain the discrepancy or update so that these numbers are consistent.**

The Incurred Claims in Experience Period (cell E16) of Worksheet 1 of the URRT is equal to the Ultimate Incurred Claims in cell D36 of the PAAM Exhibits.

- 23. Per the URRT, Worksheet 2, the Incurred Claims in Experience Period (cell D30) is equal to \$748,126.76. However, per the PAAM Exhibits, Table 2, Ultimate Incurred Claims (cell D36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-EHB Capitation (cell K36) is equal to \$694,251.56. Please explain the discrepancy or update so that these numbers are consistent.**

The Incurred Claims in Experience Period (cell D30) of Worksheet 2 of the URRT is equal to the Ultimate Incurred Claims in cell D36 of the PAAM Exhibits.

- 24. Per the URRT, Worksheet 2, the Member Cost-Sharing (cell D28) is equal to \$260,855.00. However, based on Table 2 of the PAAM Exhibits, Member Cost-Sharing (cell F36) is equal to \$266,155.14. Please update so that these numbers are consistent or explain the discrepancy.**

The PAAM has been updated to show the correct cost-sharing amount of \$260,855 matching the URRT, Worksheet 2.



- 25. Per the URRT, Worksheet 2, the Risk Adjustment Transfer Amount (cell D31) is equal to \$76,971.11. However, based on Table 2 of the PAAM Exhibits, the Risk Adjustment Transfer Amount (cell L36) is equal to \$37,796.00. Please update so that these numbers are consistent or explain the discrepancy.**

Worksheet 2 of the URRT has been updated to show the correct Risk Adjustment Transfer Amount (cell D31) of \$37,796.00. The updated URRT has been uploaded.

- 26. Per Table 2 of the PAAM Exhibits, Earned Premium (cell B36) is equal to \$1,512,345.33. However, in Table 4 of the PAAM Exhibits, the Total Annual Premium for 2021 (column C) is \$1,554,103.16. Please update so that these numbers are consistent or provide an explanation explaining the difference.**

The Earned Premium in the PAAM Exhibits, Table 2, has been updated to equal \$1,554,103.16.

- 27. Per Table 2 of the PAAM Exhibits, Allowed Claims (cell G36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-EHB Capitation (cell K36) is equal to \$1,008,981.76. However, in Table 4 of the PAAM Exhibits, the Allowed Claims (Net of Prescription Drug Rebates) for 2021 (column K) sum to \$1,014,281.80. Please update so that these numbers are consistent or provide an explanation explaining the difference.**

The Allowed Claims for 2021 (column K) in the PAAM Exhibits, Table 4, has been updated to equal \$1,008,981.76

Pennsylvania
Aetna Life Insurance, Co.
1Q23 Small Group Rates
Response to question 1, from June 15, 2022 objection letter

Risk Adjustment Transfer

	2021				Change in Risk Profile '21 to '23	2023 Projection	Explanation of change from 2021 to 2023
	Bronze	Silver	Gold	All		All	
Member Months	0	1,495	0	1,495		1,495	
DC Entity Specific							
PLRS							
IDF							
GCF							
ARF							
AV	0		0				
Aetna Factor Including Risk							
Aetna Factor Excluding Risk							
DC Statewide Average							
PLRS							
IDF							
GCF							
ARF							
AV							
State Factor Including Risk							Assuming same State Wide factors for State Term 1; includes completion factor
State Factor Excluding Risk							Assuming same State Wide factors for State Term 2; includes completion factor
Market Average Premium							Assuming same State Wide PMPM as 2021; includes completion factor
% premium used in RA transfer formula							
Aetna RA Transfer							
Aetna RA Transfer PMPM							
Aetna Reimbursement from High-Cost Risk Enrollee Pool							
Aetna Reimbursement from High-Cost Risk Enrollee Pool PMPM							
Aetna Charge for High-Cost Risk Enrollee Pool							
Aetna Charge for High-Cost Risk Enrollee Pool PMPM							
On an Incurred Basis							
RA Transfer PMPM, net of high risk Pool Premium and Recoveries							
RA Transfer PMPM, net of high risk Pool Premium and Recoveries PMPM							

*The modeling used to determine the 2023 adjustment was done at the legal entity level
Assuming similar distribution as 2021

Pennsylvania
Aetna Life Insurance, Co.
1Q23 Small Group Rates

Response to question 2, from June 15, 2022 objection letter.

	AHI -Trend									
	Allowed					Paid				
	Inpatient	Outpatient	Professional	Other	Pharmacy	Inpatient	Outpatient	Professional	Other	Pharmacy
2/1/2021	0.00%	-15.43%	-8.88%	-9.89%	-2.29%	0.00%	-17.92%	-11.99%	5.22%	-1.71%
3/1/2021	0.00%	-10.55%	-1.45%	-9.25%	2.35%	0.00%	-13.59%	-3.32%	-10.88%	3.04%
4/1/2021	-2.61%	-17.55%	-5.98%	-2.07%	-1.54%	-0.33%	-27.08%	-3.51%	-3.32%	-1.12%
5/1/2021	0.00%	-13.52%	-3.45%	-15.54%	-2.49%	0.00%	-15.97%	-2.13%	-16.47%	-1.96%
6/1/2021	13.86%	-26.90%	5.85%	-3.76%	-0.01%	2.82%	-48.18%	2.19%	-7.17%	0.39%
7/1/2021	35.37%	3.72%	7.94%	-1.16%	2.69%	2.53%	15.99%	10.12%	-0.69%	3.26%
8/1/2021	-10.45%	-2.95%	8.61%	-3.73%	-2.49%	-15.65%	-9.44%	4.50%	-5.66%	-2.31%
9/1/2021	-20.66%	2.72%	-10.12%	4.44%	0.43%	-30.58%	-6.18%	-15.73%	4.13%	0.67%
10/1/2021	-44.84%	5.92%	-8.73%	-23.58%	12.98%	-80.93%	4.42%	-16.26%	-29.22%	13.55%
11/1/2021	40.27%	1.70%	1.26%	-1.49%	3.83%	95.14%	-1.36%	-5.90%	-8.38%	4.03%
12/1/2021	11.81%	-1.32%	5.77%	0.23%	-0.42%	7.51%	17.52%	7.60%	-1.61%	-0.29%
1/1/2022	0.00%	1.60%	6.69%	13.99%	-1.48%	0.00%	-3.82%	-1.15%	-9.25%	-1.36%

	ALIC -Trend									
	Allowed					Paid				
	Inpatient	Outpatient	Professional	Other	Pharmacy	Inpatient	Outpatient	Professional	Other	Pharmacy
2/1/2021	0.00%	-14.60%	-12.97%	5.87%	-7.37%	0.00%	-23.77%	-13.89%	-10.21%	-7.35%
3/1/2021	-2.75%	7.27%	-6.77%	22.27%	0.24%	-1.62%	17.01%	-7.85%	25.94%	1.06%
4/1/2021	0.00%	-0.03%	-4.18%	-0.55%	-5.25%	0.00%	0.08%	-7.37%	-0.69%	-5.33%
5/1/2021	-3.00%	-7.48%	-10.12%	-1.27%	-12.75%	-2.74%	-4.54%	-12.93%	-1.86%	-13.27%
6/1/2021	-11.13%	-2.92%	-8.82%	-5.20%	-7.50%	-12.53%	0.29%	-10.34%	2.06%	-7.85%
7/1/2021	-8.38%	-13.15%	-4.28%	-10.45%	-0.91%	-9.01%	-20.20%	-4.87%	-10.44%	-1.13%
8/1/2021	-14.71%	6.84%	-2.29%	-4.80%	11.63%	-15.29%	8.35%	0.23%	-7.46%	15.03%
9/1/2021	0.00%	3.18%	2.90%	55.25%	-9.64%	0.00%	2.75%	4.58%	77.39%	-10.69%
10/1/2021	-9.15%	-19.32%	-7.07%	12.29%	-3.53%	0.00%	-19.10%	-5.85%	14.59%	-2.50%
11/1/2021	-14.65%	3.31%	-1.05%	6.38%	-12.19%	-20.30%	4.14%	-1.96%	1.42%	-12.90%
12/1/2021	-17.38%	0.77%	-2.57%	2.60%	9.32%	-18.72%	5.71%	0.32%	6.46%	12.39%
1/1/2022	-76.64%	15.73%	11.70%	3.23%	-15.95%	-83.21%	11.88%	1.11%	2.19%	-17.84%

Pennsylvania

Aetna Life Insurance, Co.

1Q23 Small Group Rates

Response to question 5, from June 15, 2022 objection letter.

Projected On HIX MM %	0.00%
Projected Off HIX MM %	100.00%
	100.00%

Commissions

New Business PSPM \$	\$ 27.34
Renewal Business PSPM \$	\$ 27.34

Average Contract Size	1.588
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Commissions PMPM	\$ 17.22
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Pennsylvania
Aetna Life Insurance, Co.
1Q22 Small Group Rates

Response to question 1 from June 11, 2021 objection letter.

Service Type	% Expense	Utilization	Contract Change	Case Mix	Unit Cost	Leveraging	Projection Allowed Trend
Facility Inpatient	16.9%	3.0%	3.2%	1.5%	4.7%	1.7%	7.8%
Facility Outpatient	40.1%	7.0%	2.9%	0.5%	3.4%	2.2%	10.7%
Physician	25.1%	6.5%	1.9%	0.0%	1.9%	1.8%	8.5%
Pharmacy	17.9%	2.6%	8.9%	0.0%	8.9%	1.5%	11.8%
<i>Medical</i>	<i>82.1%</i>	<i>6.0%</i>	<i>2.6%</i>	<i>0.6%</i>	<i>3.2%</i>	<i>2.0%</i>	<i>9.4%</i>
<i>Rx</i>	<i>17.9%</i>	<i>2.6%</i>			<i>8.9%</i>	<i>1.5%</i>	<i>11.8%</i>
<i>Total</i>	<i>100.0%</i>	<i>5.4%</i>	<i>3.8%</i>	<i>0.5%</i>	<i>4.2%</i>	<i>1.9%</i>	<i>9.8%</i>

**Projection
Paid Trend**

9.7%

13.1%

10.5%

13.5%

11.6%

13.5%

11.9%

Pennsylvania
Aetna Life Insurance, Co.
1Q22 Small Group Rates

Response to question 3 from June 11, 2021 objection letter.

Change in Morbidity - All Other

Experience Inputs: N/A
Assumption Inputs: IVL: Normalized PLRS & % MMs for each cohort; SG: Risk Scores for Experience, Interim, & Projection
Objective: Calculate change in risk

SMALL GROUP

Base	
	Total
Interim / Base	1.206
Projection / Interim	0.853
Projection / Base	1.029

Manual	
	Total
Interim / Manual	1.000
Projection / Interim	1.237
Projection / Manual	1.237

Pennsylvania
Aetna Life Insurance, Co.
1Q22 Small Group Rates

Response to question 3 from June 11, 2021 objection letter.

Age & Gender

Experience Inputs: Experience Period Member Months by Age & Gender for Base and Manual
 Assumption Inputs: Member Month % Distribution by Age & Gender for Interim Year and Projection Year; Claim Cost & Premium Factors by Age & Gender for Base, Manual, Interim, & Projection Year
 Objective: Calculate average claim cost factors used in claim projection and age calibration used in premium development

Base				Manual			
	Mix Change	Factor Change	Total		Mix Change	Factor Change	Total
Interim / Base	1.040	1.000	1.040	Interim / Manual	1.072	1.000	1.072
Projection / Interim	0.980	1.000	0.980	Projection / Interim	0.980	1.000	0.980
Projection / Base	1.019	1.000	1.019	Projection / Manual	1.051	1.000	1.051

	Member Month:	Average Claim Cost Factors				Premium		
		Base	Manual	Interim	Projection	Base	Interim	Projection
Base	2,398	1.213		1.213	1.213	1.620	1.622	1.621
Manual	143,910		1.177	1.177	1.177			
Interim	1,740			1.261	1.261	1.695	1.698	1.696
Projection	1,740				1.236	1.646	1.649	1.647

Pennsylvania
Aetna Life Insurance, Co.
1Q22 Small Group Rates

Response to question 3 from June 11, 2021 objection letter.

Network

Experience Inputs: N/A
 Assumption Inputs: N/A
 Objective: Calculate network discount average factors for normalization and projection

Base			Manual			
	Mix Change	Factor Change	Total	Mix Change	Factor Change	Total
Interim / Base	1.000	1.000	1.000	1.001	1.000	1.001
Projection / Interim	1.000	1.000	1.000	1.000	1.000	1.000
Projection / Base	1.000	1.000	1.000	1.001	1.000	1.001

Average Network Discount Factors					
	Member Month:	Base	Manual	Interim	Projection
Base	2,398	1.000	1.000	1.000	1.000
Manual	143,910	1.000	0.999	0.999	0.999
Interim	1,740	1.000	1.000	1.000	1.000
Projection	1,740	1.000	1.000	1.000	1.000

	Base Member Mon	Manual Member Month:	Interim Member Months	on Member Months	Base Factor	Manual Factor	Interim Factor	jection Factor
Silver	2,398	0	1,740	1,740	1.000	0.000	1.000	1.000
51-100 Portfolio	0	143,910	0	0	0.000	0.999	0.999	0.999

**Pennsylvania
Aetna Life Insurance, Co.
1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

Benefit

Experience Inputs: N/A
Assumption Inputs: N/A
Objective: Calculate benefit (unit cost paid to allowed) average factors for normalization and projection

Base			
	Mix Change	Factor Change	Total
Interim / Base	1.000	1.010	1.010
Projection / Interim	1.000	0.941	0.941
Projection / Base	1.000	0.951	0.951

Manual			
	Mix Change	Factor Change	Total
Interim / Manual	0.856	1.000	0.856
Projection / Interim	1.000	0.941	0.941
Projection / Manual	0.806	1.000	0.806

Average Benefit Factors					
	Member Months	Base	Manual	Interim	Projection
Base	2,398	0.642	0.000	0.648	0.610
Manual	143,910	0.000	0.757	0.757	0.757
Interim	1,740	0.642	0.000	0.648	0.610
Projection	1,740	0.642	0.000	0.648	0.610

	Base Member Months	Manual Member Months	Interim Member Months	Projection Member Months	Base Factor	Manual Factor	Interim Factor	Projection Factor
Silver	2,398	0	1,740	1,740	0.642	0.000	0.648	0.610
51-100 Portfolio	0	143,910	0	0	0.000	0.757	0.757	0.757

**Pennsylvania
Aetna Life Insurance, Co.
1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

'Change in Other' - please see below for more details

Network Factor	1.001
Pooling Impact	1.005
Deductible Suppression	1.000
Rx Other Trend	1.000
Total Other	1.006

Network

Experience Inputs: N/A
 Assumption Inputs: N/A
 Objective: Calculate network discount average factors for normalization and projection

Base

	Mix Change	Factor Change	Total
Interim / Base	1.000	1.000	1.000
Projection / Interim	1.000	1.000	1.000
Projection / Base	1.000	1.000	1.000

Manual

	Mix Change	Factor Change	Total
Interim / Manual	1.001	1.000	1.001
Projection / Interim	1.000	1.000	1.000
Projection / Manual	1.001	1.000	1.001

Pooling

Experience Inputs: N/A
 Assumption Inputs: Estimated pooling factor that accounts for capping claims and pooling point and applying pooling charge
 Objective: Calculate a pooling factor to use in claim projection

Base

	Total
Interim / Base	1.050
Projection / Interim	1.000
Projection / Base	1.050

Manual

	Total
Interim / Manual	1.005
Projection / Interim	1.000
Projection / Manual	1.005

Deductible Suppression

Experience Inputs: MM % by 1st year and 2nd+ year cohorts
 Assumption Inputs: MM % by 1st year and 2nd+ year cohorts for interim and projection period; avg deductible suppression factor
 Objective: Calculate a deductible suppression factor to use in claim projection

Base

	Total
Interim / Base	0.999
Projection / Interim	1.000
Projection / Base	0.999

Manual

	Total
Interim / Manual	1.000
Projection / Interim	1.000
Projection / Manual	1.000

Rx Other Trend

Experience Inputs: N/A
 Assumption Inputs: Impact due to changes in pharmacy
 Objective: Calculate claim projection factors to use in pricing development

Base

	Total
Interim / Base	1.000
Projection / Interim	1.000
Projection / Base	1.000

Manual

	Total
Interim / Manual	1.000
Projection / Interim	1.000
Projection / Manual	1.000

Pennsylvania
Aetna Life Insurance, Co.
1Q22 Small Group Rates

Response to question 4 from June 11, 2021 objection letter.

Actual Manual Experience Paid/Allowed	0.8228
Leveraging Impact on Paid/Allowed	1.0370
Manual Experience Period Benefit Factor	0.7570
Projection Period Benefit Factor	0.6102
Change in benefit: experience to projection	0.8061
Projected Paid/Allowed	68.8%

Pennsylvania
Aetna Life Insurance, Co.
1Q22 Small Group Rates

Response to question 5 from June 11, 2021 objection letter.

	Wakely 2020		
	PA ALIC	PA AHI	PA AHASPA
Billable Member Months	2,398	1,585	10
Total Transfer			
Transfer PMPM			
Trended 2 years trend @ 11.8%			
Expected Membership	2,398	1,609	10
Blended 2022 Transfer			
Credibility of Block			
Transfer PMPM Receivable			
Risk Adj - High Risk Pool Payable \$	0.99		
Final Risk Adjustment			

Pennsylvania
Aetna Life Insurance, Co.
1Q22 Small Group Rates

Response to question 6 from June 11, 2021 objection letter.

COVID Adj Factors	Monthly COVID Adjustment Factor					
	PA	DOS	Med Paid Adj	Rx Paid Adj	Med Alwd Adj	Rx Alwd Adj
		202001	1.00	1.00	1.00	1.00
		202002	1.00	1.00	1.00	1.00
		202003	1.06	1.03	1.19	0.95
		202004	1.19	1.04	1.59	1.02
		202005	1.24	1.02	1.15	1.03
		202006	1.11	1.06	0.99	1.01
		202007	1.04	1.00	1.00	1.00
		202008	1.02	0.97	1.00	1.00
		202009	1.01	1.07	0.99	1.00
		202010	1.00	1.01	0.97	1.01
		202011	0.99	1.01	0.97	1.01
		202012	0.99	1.01	0.95	1.01
		Average	1.049	1.019	1.053	1.003

Pennsylvania
Aetna Life Insurance, Co.
1Q22 Small Group Rates

Response to question 9 from June 11, 2021 objection letter.

ALIC

Calendar Year	Projected Claim Cost	Actual Claim Cost	Actual v. Projected
2017	\$ 486.50	\$ 431.22	-11.4%
2018	\$ 443.32	\$ 399.73	-9.8%
2019	\$ 548.44	\$ 306.96	-44.0%
2020	\$ 578.62	\$ 435.04	-24.8%

All Legal Entities

Calendar Year	Projected Claim Cost	Actual Claim Cost	Actual v. Projected
2017	\$ 481.01	\$ 357.53	-25.7%
2018	\$ 451.89	\$ 331.48	-26.6%
2019	\$ 541.95	\$ 607.87	12.2%
2020	\$ 567.74	\$ 483.13	-14.9%

Pennsylvania
Aetna Life Insurance, Co.
1Q22 Small Group Rates

Response to question 16 from June 11, 2021 objection letter.

ALIC Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	113.07%	88.63%	25,110	36,291
2018	89.12%	87.60%	10,929	2,385
2019	75.64%	89.16%	5,602	3,348



July 14, 2022

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # 133266601

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA ALIC PPO SG filing received on July 7, 2022. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

- 1. Please update the 2021 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.***

The 2021 experience period risk adjustment transfer amount in Table 2 of the PA Actuarial Memorandum Exhibits was updated to show \$37,796.46 from the final CMS report (prior amount was \$37,796.00).

- 2. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.***

We do not wish to modify the risk transfer amount that was filed at this time.

- 3. 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 Rate Templates are identical.***

Confirmed.

- 4. Please ensure that the 7/14/22 versions of the following items are posted in SERFF with your July 14th response to this data call.***

a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.

Confirmed.

b. PA Actuarial Memorandum

Confirmed.



c. PA Actuarial Memorandum Exhibits

Confirmed.

d. Department’s Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no “NA”)

Confirmed.

e. URRT

Confirmed.

f. Federal Rate Template

Confirmed.

g. Part III: Actuarial Memorandum

Confirmed.

h. Updated Rate Change Request Summary (Attachment I)

Confirmed.

i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Confirmed.

5. As requested in Round 1, please provide a current copy of the broker contract agreements for plan year 2023.

We have provided the agreement via email.

6. Please provide an exhibit showing the development of the Change in Morbidity – All Other factor of 1.114 used to develop the projected index rate in Table 5.

	Manual
Experience	1.898
Interim	2.081
Projection	2.113
Projection/Experience	1.114

Manual experience includes large group data with 100% credibility applied. Part of the morbidity accounts for normalizing large group data to a small group basis. Additionally, we considered the



entity specific population risk based on internal risk scores as well as PLRS information to determine, directionally, the projected change in morbidity.

7. Please considerations that resulted in the assumption that the Covid-19 will have no impact on 2023 claims, relative to the rating period.

Aetna recognizes that COVID has had an impact on 2021 medical claims, varying by geography. This includes some level of COVID treatment costs, testing, and vaccination costs that increase medical and pharmacy costs, as well as members continuing to choose to defer care and causing a downward impact on claims costs. Aetna expects costs of COVID treatment, testing, and vaccination to decrease in the projection period while the rebound effect of deferred care will offset these reduced costs. As such, a 1.0 factor was applied for the COVID-19 adjustment.